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A NOBLE WOMAN.



VOL. III.

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C.P.

A NOBLE WOMAN.

BY

JOHN CORDY JEAFFRESON,

AUTHOR OF

"A BOOK ABOUT LAWYERS," "A BOOK ABOUT DOCTORS,"

"LIVE IT DOWN," &c.

IN THREE VOLUMES.

VOL. III.

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A NOBLE WOMAN.

CHAPTER I.

The Clasp of a Woman's Hand.



AS soon as Mr. Kingsford had abruptly left the room, James Stapleton, preparing to take his departure, approached Bessie with outstretched hand and an intention to bid her farewell with a few words of encouragement.

“I must make haste home,” he said, “for my long journey to Walton-Stonefield and Orford-Ness has kept me away from Carlton Cross for nearly forty-eight hours. I shan’t get many winks of sleep to-night, and to-morrow afternoon, unless I find myself literally bound to keep within call of a patient nearer home, I shall start for Orford-Ness. So in all probability you wont have been twelve hours in Miss Maitland’s house before I see you.”

“Don’t be in a hurry, James—sit here by my side for two minutes,” she said, taking hold of his proffered hand and drawing him to her sofa. “I want to speak to you for two minutes.”

When James—still wearing the hugely-caped blue coat which during the winter months was his constant protection against the bleak winds, and pelting rains, and icy storms that he encountered on his professional rounds, and which it was the surgeon’s humour to call his “castle of broadcloth”—had complied with this invitation, Bessie continued—“You were very good to drive straight from Walton-Stonefield to Orford-Ness; you were very good to come here on your way home. But you always are good—not only to me, and my husband, and my children, but to all people, rich and poor alike, who are in trouble. James, you are a royal man: and I pray God that my children may love and honour you with just such love and honour as they feel for their own father.”

“There, there, don’t thank me, or you’ll break down—and that would never do.”

“I shan’t trouble you with any more thanks, or any tears,” returned Bessie, hastily brushing a watery brightness from her eyes and forcing a smile into her face.

“That’s right, you are a brave creature: and I wish Geraldine could have seen and heard you just now. The girl would have had a lesson that she would remember and get good from.”

“I don’t want to ask if you have kept back anything of the truth. Your words never deceive me.”

“You know everything.”

“I have never had scarlatina, and so I must expect to catch it now.”

“You are about to encounter a great risk of catching it: but I, who have attended medically hundreds of cases, and nursed some of them, never had an attack of the fever.”

“That does not astonish me. You are a doctor, seasoned to breathe infected air with impunity. Moreover, Providence has a special care of doctors—as His instruments for alleviating the sufferings of His creatures. Don’t you think so?”

“Providence holds us all in His hand.”

“Still we ought not to tempt Providence. For myself, I have no fear except a grave recognition of the danger which it is my duty to encounter. Most likely I shall fall ill; in which case you must do your best to cure me; and if the worst should happen—why, as you say, Providence

holds us in His hand. But you must help me to persuade Hercules not to put himself needlessly into the danger. He has never had a fever of any kind ; so, if the scarlatina seized him, it would most likely assume its most malignant features in his untempered constitution. If he had been seasoned to endure the fever-poison by any illness of the fever kind, I should be less nervous for him. Am I talking reasonably ?”

“ You are touching upon obscure subjects, about which very little is known.”

“ I wont insist on travelling alone to Orford-Ness, but I must insist that Mr. Kingsford does not thrust himself needlessly into the way of danger—which it is no duty of his, as it is mine, to face. He is very nervous about infectious illnesses of all kinds ; but still he is so brave and high-spirited that, if his duty required him to do so, he would take up his quarters in a small-pox hospital or a cholera-stricken ship.”

“ He will encounter no danger by being your fellow-traveller to Orford-Ness.”

“ But when he is there, he ought not to enter the sick-room. Do, James, impress upon him that he ought not even so much as to see Herrick. If you don’t speak to him, he is so bold and chivalrous he will insist on exposing himself to

every danger. Now, it would be wrong of him to see the dear child—would it not? If I were to die, it would be a small matter—if he were to fall, think of the consequences. Dear uncle Kilderbee used to say, ‘When a woman dies an empty chair has to be put against the wall, but when a man dies a whole house must be cleared.’ For the sake of his children, and all the many people who depend upon him for their bread, he may not be allowed to run any risk.”

“He may see the boy for a minute,” returned the surgeon, evincing no disrespect for Bessie’s estimate of her husband’s disposition, nor any inclination to rate his life less highly than she did. “The room in which Herrick lies is admirably ventilated, its windows are slightly open day and night; and its floor is being continually sprinkled with disinfecting fluid. So Mr. Kingsford may with perfect safety remain in the room for a minute; but he had better not kiss the little fellow or stand over him—indeed, you had better make him promise not to come beyond the foot of the bed.”

“If you are quite sure that he would in that way run no danger——”

“*I am quite sure,*” the surgeon interposed. “And now I must be off. There, God bless you—and look you, my dear Mrs. Kingsford:—like a

good soldier, obey the orders of your superior officer !”

“What does my captain require?” asked Bessie, smiling faintly in acceptance of her military title, and giving her superior officer a military salute.

“That you make a good dinner before you start on your long night journey,” answered James Stapleton, as he buttoned up his coat and made ready again for the cold wind.

As soon as the surgeon was gone, and Mrs. Kingsford, thinking herself alone, had dropped back upon her sofa, Geraldine came from her place of concealment and knelt at her mother’s feet, taking that position so quietly that her movements would not have reminded Bessie of her presence if the girl had not touched her mother’s dress in kneeling.

“Why, child, you here?” ejaculated Bessie, suddenly remembering that the child was sitting in the bay-window when her husband and James Stapleton entered.

“Yes, mamma, I was sitting behind the curtain when the talk began, and I have heard all.”

“Thank God ! Then I am spared the pain of telling you about it,” answered the mother, caressing her child’s pale terror-stricken face, and

smoothing her lustrous dark hair. "Don't tremble so, darling; you must help me to be brave."

"Oh, mother!" said the girl, in a low voice, turning her red lips and tearless eyes upwards to her mother; "even in my pain I am so grateful to have heard you say that you would dare all the danger and go to Orford-Ness to nurse Herrick! I can't love you more than I have always done; but now I do so admire your greatness. You are braver than even the bravest of those Spartan mothers, who made us so angry when Herrick first went to school. You are a Christian mother!"

"Dear Ger," Bessie entreated tremulously, "don't talk so extravagantly. I am a Christian woman, and would I had been as devout and earnest and fruitful a Christian as I ought to have been. I am a poor, short-sighted, erring woman and should have small hope of Heaven if I did not know that God is infinitely and unspeakably merciful. But I am a woman;—and a woman who isn't ready to lay down her life for children and husband, is as craven and poor a thing amongst women as the man is amongst men who dares not die for his country."

"Dear mamma, don't talk about dying."

"I wont, Ger; but I'll think about it meekly

and resignedly. Be sure, whatever may happen, that I am in God's hand. And, darling, whatever may happen, bear in mind throughout life that no sacrifice which you can ever be called on to make for your father or brother can exceed what you ought to be willing to do for them. I might say this of any girl who is a daughter and sister; but there are circumstances—circumstances of which you know and need to know nothing at present—that make it especially true of you, and your duty to your brother. Mind this, Ger! One day you will see all the meaning of my words."

"I will remember them, dear," Geraldine answered slowly, as she received the words and printed them upon her heart in ineffaceable characters: and then, after silently admiring for a full minute her mother's gentle face, which recent mental disturbance had greatly beautified, the girl, giving utterance to her vivid recognition of its peculiar loveliness, exclaimed—"Oh, mother, how lovely you are! When you shall have become an angel, you will be, to look upon, just what you are now!"

"When that time comes, Ger," Bessie answered, with a pathetic mockery of seriousness—feeling gravely as her tone indicated, but still

blushing with pleasure at her girl's rapturous compliment—"I hope my children will be with me, and see me far other than I am."

Then Bessie hastened away to make preparations for the journey to Orford-Ness; and at her heels followed Geraldine, bent on not losing sight of her mother until carriage-wheels should divide them.

There was a hasty dinner, at which Mrs. Kingsford did her best to obey her superior officer's parting command, but signally failed in carrying out his order: and scarcely had the hasty dinner come to an end, when the massive butler announced that Bessie's carriage was at the door.

A silent witness of the commotion that preluded the departure, Geraldine, having received a last embrace from her mother, waited in a corner of the hall, whilst her father gave noisy directions to the coachman about the road and management of his horses, about the places at which they would stop on the way to Orford, and about the disposal of Mrs. Kingsford's luggage. Pale, tearless, terribly excited, the girl noticed the fervour of the kiss which her mother gave Miss Cantrill, when each of the women-servants who thronged about her had received a few words of special valediction

and counsel from their affectionate mistress. Another moment the carriage-door banged, and the wheels turned: when just as the actual moment of parting seemed to have come and gone, and there was a stir of voices on the drive whilst the coachman with difficulty restrained his fretting horses until he should hear his master's order to "go on," Miss Cantrill, who had crossed the threshold into the night air, ran back into the lighted hall exclaiming, "Ger, quick, Ger,—she wants to see you again."

In obedience to which intimation Ger hastened to the carriage, where, standing under the blaze of its lamps that dazzled her to blindness, and distracted by the movements of the restive horses that tossed the chariot to and fro, causing it to rock like a swinging cradle, she received her mother's silent farewell,—a strong spasmodic, long-continued clasp of the hand: a pressure that left on Ger's white skin marks that were visible to her eyes long after she had returned to the light of the house.

Scarcely had Bessie's hand relinquished its hold of her girl, when the order "go on" was at length given, and the horses springing down the drive carried their load into the pitchy darkness.

Even at this day Geraldine says that when in

dark and quiet moments she recalls her mother's departure for Orford-Ness her hand seems to be enclosed by the soft, firm clasp of the smooth, fine, strong fingers whose last pressure is the sweetest, distinctest, most mysterious, and most sacred of her recollections.

CHAPTER II.

Killed in Action.

ALTHOUGH Bessie's fervour and courage had so far stirred the manliness of his nature and conquered for a moment his inordinate fear of infection, that he had volunteered to accompany her to the scene of peril, Hercules Kingsford was secretly discomfited by his sense of the personal hazard in which he was about to place himself: and during the dark and tedious hours of their progress from Coote to Orford-Ness, he was devising means by which he might play the part of an anxious and unselfish parent in the sick room of Miss Maitland's house, and preserve himself from the highest degree of risk. While he affected to ridicule Bessie's entreaties that he would observe James Stapleton's directions, and resolutely refrain from kissing Herrick, he eventually consented out of regard for her feelings to adopt the precautions which she, enforcing her counsel by a scarcely warrantable use of James's name, recommended him to adopt.

Whilst his horses worked their way towards the sea with steady speed, and Bessie, indulging an inclination for silence, pretended to be sleeping in her corner of the carriage, the banker reflected with genuine pride on the firmness and spirit of his wife's recent conduct, and experienced something of amusement as he recalled the way in which she had justified her decision by declaring her ambition to act in a manner worthy of a soldier's mother. Never before had Mr. Kingsford realized how terribly in earnest she had been in whatever she had done to promote that pretty game of soldiers which—notwithstanding the noise and ardour and apparent seriousness of his public and private speech about his heir's future martial career—had been to him, in his secret heart, far more an affair of frolic than of sincere purpose. Not that he was altogether innocent of a design to make his boy a soldier. It had seemed to him more than probable that the jest would end in earnest,—that the military spirit fostered in the boy by his childish dresses and pastimes, and Geraldine's stories of heroism, would result in his adoption of the army as a profession. In that case the father deemed that he would be well satisfied with his son's decision, provided no surer prospect of worldly advance-

ment presented itself to the young man's choice, through the pursuit of a peaceful vocation. But even in his most imaginative and bellicose moments, when his tongue fired Geraldine's blood with glowing pictures of the glory which awaited her brother in far distant fields, he had privately regarded the military play of his heir and his heir's playmates, as a piece of serio-comic diversion which at the right time he would be free to put an end to, as having all along been pure comedy without any element of seriousness. Hence his surprise at the way in which Bessie at a moment of religious agitation had spoken of her boy's military career. "It's in the nature of women," philosophized Mr. Kingsford concerning his wife's simplicity and enthusiasm, "to be thus unreservedly and ungovernably earnest in matters that are mere sport to us men."

On reaching Orford-Ness Mr. and Mrs. Kingsford learnt from Mr. Lawrence that Herrick was unquestionably in the first stage of a severe illness ; and such was Bessie's distraction between two sources of anxiety that she was almost comforted for the gloominess of the surgeon's statement by the force which it gave her arguments why dear Hercules should not exceed the minute,

passed betwixt open door and window, to which James Stapleton had limited the father's interview with his prostrate child.

Out of respect to Bessie's wishes—solely out of respect to those wishes—there was a suspicious peremptoriness in Mr. Kingsford's repeated assertions to Miss Maitland that regard for his wife's peace of mind was the sole motive of his conduct—the husband and father, curbing a natural desire to linger by the sick bed, tore himself away from the centre of painful interest, and started on the backward journey to Carlton Cross without waiting for James Stapleton's arrival at the Ness.

On his return to Carlton Cross and Coote, great was the excitement which Mr. Kingsford found prevailing in those parishes in consequence of rumours respecting his domestic affliction ; and to anyone in possession of all the facts of the case very amusing would have been the tone and tenor of Mr. Kingsford's replies to the inquiries of his anxious friends. Without hinting that Bessie had shown herself wanting in nerve and fortitude on the first arrival of the distressing news, or expressly claiming credit for his own demeanour, Mr. Kingsford caused it to be understood that it was he who exclaimed, " My

dear, we wont lose a moment in going to Orford-Ness;" that it was he who insisted on instant departure by night-journey to the sick boy ; that it was he who observed, " My dear, what is life, or any conceivable risk to life, in comparison with our love and duty to our offspring !" Instead of recollecting that whilst at Orford-Ness he had barely popped his head into the sick room, Mr. Kingsford, on his return to his native borough, must have believed himself to have embraced his son with paternal tenderness, and to have remained for six hours hanging over his pestilential couch. Anyhow on his authority a very affecting story was circulated about the devotedness of his attentions to the little patient, and the obstinacy with which he had remained at the post of peril until Mrs. Kingsford had implored him to return to Coote. On receiving which story from the original narrator Mr. Latimer Brown observed, with impressive earnestness, " Bedad, Kingsford, I think you were wrong ; upon my honour, I do. Considering you are not a doctor and could not do the poor little chap any good, and considering you have never had the fever, and considering the importance of your life to all classes of society, I think you ought to have exercised greater caution ; 'pon my honour, I do. It was wrong

of you to be so rash and reckless. But your error was on the right side,—the side of pluck and natural affection.” Where to Mr. Kingsford, blushing more from pleasure than shame, observed complacently, “Well, that’s the direction in which a Kingsford might be expected to run.”

Whilst gossip took this turn at Carlton Cross, thanks to his nurse and doctors and the favour accorded by the Director of all powers to their assiduous labours, little Herrick went through the usual stages of a severe attack of scarlatina without any exceptional suffering or injury until it was announced by James Stapleton, on his return from one of his excursions to Orford-Ness, that the heir of Coote was so far convalescent that in the course of ten days he would make the journey, together with Mrs. Kingsford, to a neighbouring coast-town for change of air. On the receipt of which satisfactory intelligence, the borough dismissed its concern about scarlatina and Orford-Ness, and continued in a state of comparative indifference concerning Miss Maitland’s school for three days; on the expiration of which time a doleful change in the course of affairs revived their flagging interest in the topic.

From Felix Vincent the borough learned—that alarming intelligence had been received at Coote

Hall respecting Mrs. Kingsford, who, after exhibiting a suspicious loss of power just as her son began to recover his strength, had unquestionably fallen ill of the scarlatina; that in consequence of a message from Mr. Lawrence, the Orford-Ness doctor, James Stapleton had started on the stroke of the previous midnight for the Ness; that Mr. Kingsford remained at Coote, holding himself in readiness to start on the instant he should receive a summons to his wife's sick bed.

Many wives and mothers, besides Emma Stapleton and the other matrons of Bessie's social circle, counted the hours in and near Carlton Cross until the time when Mr. Stapleton was expected to return from the coast. But they waited and told the hours to no purpose. When the time for his return came, he failed to arrive with it. Soon it was rumoured that Mrs. Kingsford was in a desperate state, and that Mr. Kingsford was already on the road to what would most likely prove her death-bed. Then an enthusiasm of admiration—an enthusiasm no less pathetic than genuine and reasonable—arose in the houses of the borough and its neighbourhood for the gentle lady, always well liked by her neighbours of all degrees, who had hastened to

her sick boy on first hearing of his illness ; and having imbibed poison from his breath, was in imminent danger of losing her part in the life to which she had recovered him out of the very jaws of death. Hitherto the inhabitants of Carlton Cross had gossiped about Mr. Kingsford's paternal affection, promptitude, courage ; but now that the beauty of Bessie's dutiful conduct shone forth where nought else could be seen in the darkness of the valley of the shadow of death, its brightness and loveliness were fully revealed to them.

Whilst her true character was being thus recognised by her old friends, she lay in the unconsciousness of extreme prostration, dead alike to praise and blame.

In her first interview with James Stapleton after the distinct manifestation of the nature and severity of her illness, she had spoken to him words that were a fit recompense for the fidelity and loftiness of his attachment.

"It has come, James, as I knew it would ; and I shall die as I felt from the first that I should die."

"You may not say or think so, dear friend," James urged, with the voice of old love in his timely expostulation. "You must think for me

and your husband, and by being cheerful give me every chance of curing you, and preserving you for him."

To which she responded mildly and with touching deliberateness, "I am quite cheerful. Don't think that the foreknowledge of what will soon happen depresses me. I have no anxiety for my children, for I leave them with their father and you and Emma; and God will always be with them. I am quite happy to end my life; and yet it has been a very happy life."

"It has been," said James, "a life that has made others happy."

"And, James," she continued after a pause, not noticing his last words, but continuing in her own course of thoughts, "its happiness has come in a large measure from you. It is no wrong in me, now that I am so near the grave, to say that your tenderness for me and generous love have been unspeakably precious to me. To my husband I have been loyal in every act, word, thought; I have loved him as I vowed to love him and could not help loving him. But after him—a long way after him—you have been very dear to me. In after years, James, if anything should happen to him, so as to deprive my children of his care, you will be their father."

Her illness was of no long duration.

Before Mr. Kingsford reached her side the Angel of Death was bending closely over her, and her powers were so far gone that she could neither respond to nor understand his words. But even in the dulness and anguish of last exhaustion her faint delirious speech demonstrated that she had a pleasant sense of the fitness and honourableness of her death. "I am rewarded and called a brave soldier," she murmured once, "and yet I have shed no blood." Her last words were, "I die in battle; let Ger and Herrick have my medals."

A few days later, and the earthly crust from which her immortal soul had flown was conveyed slowly across the country into the heart of the Border, and when the funeral carriage that bore it on this long homeward journey paused under cover of a pitchy night at the steps of the chief entrance to Coote Hall, a pale, dark-eyed, sorrow-laden girl was standing on the same spot where, so short a span of time before, she had received the last pressure given to her by her mother's hand.

Let those who are wise concerning the mysteries and puzzles of existence say why this gentle English lady was created to feel love and

inspire it, to cause happiness and taste it, and then—to pass away at a time when her faculties for usefulness were as complete and active as ever—when her goodness and perfect amiability were more needful for the happiness and well-being of her husband, children, friends, than they had ever been—when her virtues, no less modest than sublime, were at length fully seen and rightly understood by her ordinary companions, who, in no unkindness, but in the pure selfishness and ignorance of egotism, had overlooked the noblest of them, even as we all, in the insolence and stupidity of fireside antagonism or fireside indifference, are wont to overlook the heroic qualities of our daily companions.

CHAPTER III.

Mr. Felix Vincent writes to Lady Archer.



MR. KINGSFORD was buried by the side of her husband's great-uncle in Coote Church, with appropriate solemnities directed by our old friend Mr. Meekintripp, and in the presence of a numerous assembly of mourners, amongst whom were seen her husband's brothers, who during the few preceding years had been infrequent visitors at Coote Hall.

It is worthy of remark that amongst the children of the late Ambrose Kingsford, solicitor of Carlton Cross, an unequal division of family wealth had produced the jealousies, heart-burnings and dissensions which are usually seen to result from inequitable wills in middle class families, whose members have not been trained by ancestral custom and the usage of their social equals to look with favour on a system which is often productive of discord and resentments in those patrician families—for whose preservation in their ancient dignities it is a serviceable device,

and by whose junior branches it is consequently regarded with no universal sentiment of strong disapprobation.

At first Bessie's brothers and sister-in-law had striven to persuade themselves that the social distinction of having a rich brother, who lived in a county hall and enjoyed status amongst county families, was a definite, though perhaps inadequate compensation for the comparative poverty entailed upon them by that brother's exaltation. But this endeavour failed of success and altogether ceased in the course of years, when many cares together with many children fell to the said impecunious brothers and sisters, who soon began to accuse the prosperous Hercules of coldness, and a wish to hold himself aloof from poor relations who did him no credit in the eyes of society, and whom he had been educated to deem his inferiors. That Hercules Kingsford's conduct gave ground for these charges, this history does not venture to state; that amongst other secret meannesses he found place within his breast for a miserable sense of shame at the comparative insignificance of his father's children, no witness can positively affirm. It is possible and probable that his brothers and sisters, proud even as they were poor, and nursing their re-

sentments at a distance from Coote Hall, were unjust to its master who unquestionably gave them many more invitations to his house than they accepted, and who no less unquestionably would have deluged them with smooth speeches and every costless kind of patronage, had they been his near neighbours. But the fact remains—the poor brothers lived apart from the rich brother; and three full years had passed since one of the former had visited the latter, when Bessie's death brought them together again in Coote Church.

Three months after that event—when the borough had outlived its keenest sorrow for the loss of Mrs. Kingsford, and the poor brothers and sister, worried by their multitudinous children and a sharp sense of their various personal grievances, were beginning to repent them of their recent relenting to the sorrow-stricken squire of Coote—Mr. Felix Vincent, still rising in the esteem of his new neighbours, wrote the following letter to Lady Archer, Haven-Undercliffe, Dorsetshire, which lady of title by courtesy besides being his sister was the only person whom Mr. Felix Vincent treated with an approach to perfect confidence, and the only person, himself excepted, for whom he had ever conceived a disinterested affection.

“ Bank House, Carlton Cross.

“ June 10, 1849.

“ DEAR LOTTY,—

“ I have thought over every point raised by my last letter, and since you have placed yourself in my hands I have made an agreement for Reydon Cottage, and decided that you must forthwith become its occupant. It is a pretty place, just two miles and a half from Coote Hall ; about the same distance from this town ; and is a charming box—trellised front, lawn, flower-beds, shrubberies, birch-trees, a big chestnut tree on either side of the garden gate, three tolerable reception-rooms, drawing-room overlooking the valley of the Wandle and commanding a view of two church spires and the woods of what must be your residence within two years, stables and coach-house of proper size, rent only 40*l.* per annum, taxes next to nothing. In fact it is just the residence for a charming young widow with two sweet little girls, bent on offering all sorts of consolation to a rich widower. Of course you will have to live on a more liberal scale than you have done at Haven-Undercliffe, for in Dorsetshire your sole objects have been rest after trouble and a suitable nursery for Flo and Olive ; but now you are about to return to the gambling-

table of life and, please God, win a prize. It wont do for you to nip and squeeze for sixpences ; and I am thankful to say that I am in a position, without discomfort to myself, to raise your allowance to 500*l.* per annum. If you should want an extra hundred a year beyond that sum you can have it. By next post let me know what furniture you have that you would like to bring here, and then I shall know how to shape my order to the upholsterers. Of course you will require a carriage, a well-built phaeton drawn by a pair of ponies ; or a brougham with one big horse. When I am in London next week I will look up and purchase a suitable equipage ; it must be second-hand but good ; the newness of a bran-new thing might rouse the suspicions of our local gossips, and incline them to regard Lady Archer as an adventuress.

“The sooner you can come the better. Consequently I shall be pleased to hear that you will take possession of Reydon Cottage by the middle of next month. The summer must see the commencement of your campaign ; and even so, you wont be the first to enter the field. Already the hunters are after their prey ; and amongst them old Lady Heathfield, who is angling for our widower with her eldest sandy-haired daughter,

whom she is reported to have done her best to fix on Kingsford before he gave his heart and hand to his late wife, who was a niceish sort of woman from a lower rank. Of course a dozen Lady Heathfields will have no chance against us if we manage things cleverly, as we are wont to manage them. But we ought not to lose time. Your inconsolable widower always marries again *out of respect to his last wife's memory*: and very often this tribute of respect is paid to the departed lady's memory within a year of her decease. And already Kingsford shows symptoms that the unmanly violence of his first grief will be followed by events which I prophesied to you when its violence was most outrageous. Having passed through the violent stage he is now drawing to the close of the moping stage. His nocturnal visits to the church have been quite discontinued; and yesterday he assured me with every appearance of earnestness—I mean the spurious factitious earnestness which is his sincerest fervour—that no circumstances should ever induce him to marry again. This is suspicious. Anyhow, the thought of a second marriage is already at war with his regret for the late Mrs. Kingsford.

“Regarded from every point of view this plan for your settlement seems admirable. So far as

I am concerned, apart from considerations for the happiness of yourself and children, its recommendations are—that it will relieve me for the present of all pecuniary care in your behalf ; that it will make you my near neighbour ; and that it will place my sister in a position in which she can be of service to me,—or rather in which any other woman would be of inconvenience or positive disservice to me. For yourself the advantages are manifold and substantial. You will have an enviable establishment and definite status amongst the gentry of the Border. Kingsford will of course, under judicious management, effect a settlement on you that will make you permanently independent. Your husband, though a vain, timid, boastful creature, will be no disagreeable mate. He is a kindly, affectionate, arrogant fellow, whom you will manage with perfect ease ; and having made him your slave, you'll feel for him the sort of pitiful tenderness that women feel for such slaves. You'll often blush for him ; but never hate him. His present family will be no trouble to you ; his daughter is an amiable girl who will comport herself dutifully enough to a stepmother ; his son—or as Kingsford usually calls him, his son-*and-heir*—will be a suitable match for either of my little nieces. Indeed, the

arrangement, if carried out, will put you in a better position than any you can have aspired to since a certain deceased officer of dragoons and baronet turned out an unmitigated scoundrel. It will moreover, by adding to our substance, increase our respectability in the eyes of our religious friends at Newborough with whom we mean to coalesce ultimately.

‘By-the-by, I was at Newborough last week, and actually dined with uncle Hosea Vincent at Costerton Park. His cook and cellar and pictures are admirable ; and save that he sticks to his drab and broad brim, and the verbal shibboleths of his sect, he is as liberal and gentlemanlike an old man as you would wish to meet. He favours the new school of Friends, cultivates music, recognises *Belles Lettres*, and takes an interest in painting and sculpture,—as well as that finest of all fine arts, pursued by Friends of all shades of opinion, money-making. He was pleased to express his approval of my position in Carlton Cross ; and gave a sufficiently clear intimation that if I would become a quaker on easy terms—that is to say, cut in with the friends of the laxer sort—he would be gratified. Well, the future will reveal its own secrets. It may be that years hence you and I shall wear drab and thou and thee each other.

Anyhow, we will recover the position which our madcap father lost for us amongst the wealthy and respectable Vincents of the Border. To do this I could almost consent to wear a broad brim. For the present, however, I am a defender of Church and State, and what is far better, dear Lotty,

“Your loving Brother,

“FELIX.

“P.S.—Kisses to the children.”

Having written which letter, and directed to Lady Archer, Haven-Undercliffe, Dorsetshire, Mr. Felix Vincent posted it with his own hand ; and as he dropped it into the letter-box of the borough post-office, he muttered to himself, “The game will soon begin. She’ll be in Reydon Cottage before the end of July.”

CHAPTER IV.

Haven-Undercliffe.

LADY ARCHER—blonde, nigh forty years of age, but notwithstanding her past trials looking five years younger, plump but not bereft by *embonpoint* of all her girlhood's gracefulness, and possessing just such regular features and laughing blue eyes as her brother's—was sitting with her two girls, Florence (ætat. eight) and Olive (ætat. six), over a frugal breakfast in the cosy parlour of her cottage, on the outskirts of a small fishing-town on the Dorsetshire coast, when her only servant (a smart Dorsetshire girl who discharged the functions of cook, housemaid, and lady's maid in Tamarisk Villa) handed to her the letter which has just been put before the readers of this work.

There was a style about Lady Archer, her children, her parlour, which created impressions in their favour, and was conclusive testimony that though Mr. Felix Vincent's sister had lived for four years in Haven-Undercliffe in strict re-

tirement and straitened circumstances, she was not disposed to adopt the ways of ordinary country-folk of narrow means. Her morning dress of cheap material was made in a late fashion, and her abundant fair tresses, in which no single thread of white was visible, were arranged with as much care and perfect finish as they would have been had her ladyship's toilet been the chief care of the smart Dorsetshire maidservant. The cotton dresses of the children were bountifully befrilled, fresh, and what laundresses would call "well got up." Nor was the inexpensive furniture of the parlour without signs that its mistress piqued herself on the good taste of her domestic arrangements. A vase of cut flowers on the breakfast-table, a stand of geraniums before the French windows that opened upon a plot of well-kept grass, and half-a-dozen water-colour pictures brightened the apartment, in which there was no single thing that was faded or out of order. The same brightness pervaded every corner of the modest dwelling, whose external appearance distinguished it favourably from the ten or twelve other detached houses of similar modest dimensions, that stood near it under the partial concealment of shrubs and dwarf trees

in what is known at Haven-Undercliffe as "The Grove."

No observer could have watched Lady Archer's face, as she read her brother's letter, without seeing that the epistle afforded her lively gratification. Twice she read it through, whilst Flo and Olive, pausing between mouthfuls of bread and milk, alternately eyed their mamma and exchanged glances significant of curiosity concerning the contents of the paper from which she manifestly derived much pleasure.

"Mamma," said Flo, when Lady Archer had finished the second reading, "I see you like your letter. You have been smiling all through it."

"I do, my pet. It brings me good news."

With an air of diffidence and a look of shame at her boldness in asking questions about her mamma's correspondence, Flo inquired, "What is it, mamma? what is the good news? You might tell your little girls."

"You might tell your little girls," chimed in Olive to the support of her elder sister.

"This is the news then, my little girls," answered mamma, with a note of triumph in her condescension to the children; "mamma is going to leave Haven-Undercliffe, and go to a distant place, where she and her little girls will have a

larger house, and a pretty garden, and a carriage, and other things that rich people have. The place is called Reydon, and our house will be Reydon Cottage."

"Rich people don't live in cottages," interposed Florence.

With a mocking laugh, Olive, following in her sister's track, exclaimed "Rich people *never* live in cottages."

Whereupon Lady Archer, correcting her daughters' erroneous notions about cottages, explained to them what manner of place Reydon Cottage was, and, after setting forth in words suited to their intelligences some of the chief material advantages that would attend on their change of residence, concluded, "But the best of it is, we shall live quite near dear uncle Felix."

At which announcement the children clapt their hands with glee, and danced about the parlour, and laughed uproariously, whilst they declared again and again that it would be capital and delicious and jolly, to live near dear uncle Felix; and having thus expressed their approval of Lady Archer's intentions to leave Haven-Undercliffe, the young people went out for an hour's play in their garden "before school-time."

CHAPTER V.

Clem Archer's Widow.

HERE is no need to take up Lady Archer's history and trace her course minutely from her birth to the close of her four years' residence at a small fishing-town on the Dorsetshire coast; but something must be said of her earlier career, for the benefit of those who will soon make her acquaintance in the Border.

Ten years older than her brother, she was the eldest child of Colonel John Vincent, of whose numerous family by his wife Carlotta Felix, she and her brother were the only survivors: and in accordance with the annoyance which John Vincent's marriage occasioned the Newborough Vincents, was the annoyance which those relations were appointed to experience from this first offspring of what they were pleased to regard as a discreditable union. Having married Carlotta scarcely less out of a perverse desire to vex his broad-brimmed kinsmen, than out of passion for

her lithe figure and lovely face, John Vincent, even in the means which he took for the education of her children, delighted to create fresh vexations for his relatives.

In early childhood Carlotta Vincent, for whom neither her father nor her mother showed any excess of parental solicitude, was placed as a pupil in a girls' school at Little Cromer, a pleasant town six miles from Newborough, where she had for companions some sixteen girls who were without exception daughters of county gentlemen established in the vicinity—daughters of men, moreover, who, in religion and politics, were directly and hotly at variance with all the opulent members of the great Quaker firm. It was not pleasant to the girl's grandfather, and uncles, and cousins to know that John Vincent's daughter was being educated under their noses, within a few miles of their peculiar city, and almost under the shadow of the timber of their parks, at a school which was especially supported by the High Church and Tory families of the district. It wounded them as much as it could have wounded them if they had been given over to the pursuit of earthly vanities—to know that those correctest and "countiest" if severely genteel preceptresses, the Misses Forrester, had at first scrupled to re-

ceive one of Hosea Vincent's grandchildren through fear that "such a child" might be deemed by their chief patrons and patronesses no fit playmate for their children. It was a knife thrust into the worthy Hosea's heart, to learn that the Misses Forrester had not consented to receive his grandchild Charlotte—his grandchild, albeit the daughter of a reprobate and undutiful son—until they had obtained permission to do so from their High Church patrons, and had moreover received Colonel Vincent's assurance that so long as his child was their pupil he had no wish that she should see anything of her non-conforming relatives, or any other persons who might instil pernicious principles into her young mind.

All this was annoying to the Newborough Friends. But worse was to follow. The child passed her girlhood at Little Cromer, spending most of her vacations as well as all the school terms under the Misses Forresters' care until she was seventeen years of age; and as the girl grew in years and stature, she grew in outward loveliness. At church on Sundays the young men of Little Cromer paid more attention to her than to their devotions; and though she never publicly committed herself with these rustic admirers, it was

whispered in the town that she sometimes returned their glances, and that on more than one occasion her proneness to flirt under extreme difficulties had brought upon her divers humiliations and punishments within the walls of the Misses Forresters' closely-fenced house. The general impression, however, in Little Cromer, amongst matrons no less than men, was, that she was a good-hearted, high-spirited girl, of whom nothing worse could be said than that, like all other singularly well-looking girls, she delighted in admiration. That her personal attractions were at that time of a high order no one could deny, who saw the slight, lithe, and delicately-rounded figure of the fair-haired girl, whose sunny locks and radiant face would have won her the name of a beauty, even if they had been set on a dumpy, graceless form.

Her beauty was known beyond Little Cromer. It was talked about and occasionally seen in Newborough, whither she was taken at intervals under the Misses Forresters' protection—to concerts and cathedral services—and once by her father, who, on the occasion of the general election, when he lost his seat for his native borough, injudiciously indulged his pride and her vanity by taking his lovely daughter on his arm about the

excited city. At her confirmation—a ceremony performed at Newborough Cathedral by the bishop of the diocese—her beauty made so strong an impression upon beholders that it was unanimously allowed that no brighter or more charming girl could be found in that part of the kingdom.

Something less than two years after her confirmation, the good people of Newborough were reminded of her radiance and grace by hearing that she had eloped from Miss Forrester's school with Sir Clement Faithorne Archer, lieutenant in a crack dragoon regiment then stationed in the ancient cathedral city, wherein her family maintained so high a position.

In some respects the match was thought a good one. Sir Clement was young, sufficiently well-looking, and fairly rich. It was true that he had debts, that he was known to drink deeply, that he did a good deal (some said, to good purpose) on the turf: but then Sir Clement Faithorne Archer was young, and till the world's end young men would be young men. Anyhow, he was a baronet with a goodish estate; whereas Miss Vincent was the daughter of a spendthrift, who, far from being able to leave her a shilling, had left the country to avoid the urgent claims of his creditors.

But why had the girl eloped? As her father was not likely to refuse his consent to the match, and young Sir Clement was master of his own actions, what need was there for an elopement? The answer, it must be confessed, is less satisfactory than Lady Archer's admirers could wish. She married Sir Clement because she loved him: she *eloped* with him partly out of impatience, partly out of petulance, but chiefly out of pure idleness and frolic. It being just then uncertain where upon the Continent her father was in concealment, his consent to Sir Clement's proposal could not be obtained without vexatious delay; and the Misses Forrester very properly refused to let their pupil become a wife without the knowledge and approval of her father. Nettled by the official opposition of ladies whom he was pleased to designate "a parcel of strait-laced, maniacal, disappointed old maids,"—an opposition, by the way, that went the length of denying him access to Miss Vincent, and entrance within the limits of Minerva House until Colonel Vincent's wishes should be known—Sir Clement contrived to suggest to Miss Lotty that she should free herself from an odious tyranny, infuriate the respectable Misses Forrester, create a sensation, and make him a happy man, by es-

caping from Minerva House and marrying him without anybody's leave, save his own. Falling in with the girl's humour, and aided by irritations which she had recently experienced, the suggestion overcame her prudence; and Lotty Vincent took a step for which she received all the punishment that the Misses Forrester in the fierceness of their first anger prayed might fall upon her.

The first consequence of the girl's departure from Little Cromer was the removal of her name from her grandfather's will. Notwithstanding the scandalous provocations which he had endured from his son John, Hosea Vincent had designed to leave each of the colonel's children ten thousand pounds, to be paid them on their completion of twenty-five years of age: but the old man was so profoundly impressed with a sense of Lotty's unworthiness, by her indecorous marriage, that he cancelled his bequest to her, transferring it to her brother; who consequently received as much through his sister's folly as she lost by it.

But this was the least important of the disastrous consequences of her marriage. Instead of relinquishing his evil courses, Sir Clement Faithorne Archer—or "Clem Archie," as he was

familiarly called by his congenial associates—became more outrageous in vice from the day of his marriage than he had ever been before ; and Lotty, who had known just nothing of his true character before the elopement, soon discovered that she had become the slave of a sot and gambler. For two years the young wife and her husband, who retired from the army during his honeymoon, entertained their neighbours at Cleve Hall, Herefordshire—Sir Clement's ancestral seat : but on the expiration of those four-and-twenty months, the unpleasant relations that had sprung up between the baronet and his neighbours, together with pecuniary embarrassments resulting from his transactions on the turf, decided Sir Clement to withdraw from his county, and occupy a villa at Fulham, where he persuaded himself that he would live less expensively than at Cleve, whilst he would be nearer the centre of his favourite excitements. Just as the man was a libertine of a common type, so his degradation was effected by steps too commonplace to need any minute enumeration in this chapter. Riot at home and riot away from the home, where Lady Archer's friends were just those black sheep of our superior classes who gather together under the roofs of men of their own rank who are

ruining themselves rapidly and disreputably : successive losses at Newmarket, Epsom, Ascot : continual bad luck at play : a public sale of Cleve Hall and its contiguous farms : scandalous exposures of Sir Clement Faithorne Archer's commercial dishonesty in the Court of Bankruptcy : still more flagrant exhibitions of his ruffianism in Police Courts,—these would be features of the story of Sir Clement Faithorne Archer's ruin, if it were told at length : but fortunately there is no need to dwell on the repulsive details of a shameful career.

When Clem Faithorne fled to the Continent, Lotty accompanied him—partly out of loyalty to the scamp who in his drunken fits would curse and strike her without subsequent compunction ; partly because she lacked courage to separate herself from him. To what rascality the outcast sank, with what physical and mental misery his wife made acquaintance during their wanderings about France and Germany, are matters only known in full to him and her and one other person. That other person was Lotty's brother Felix, whose boyish affection for his only sister was stimulated by the sight of her sufferings in England, and after her departure from England by pathetic letters in which she recounted to him

all the revolting circumstances of her existence. And to Mr. Felix Vincent's credit it must be recorded that he proved himself a chivalrous brother at this darkest period of her career. For her sake he maintained friendly terms with her husband, even after the latter had sunk so low as to be the servant of a public gambling-table. During his student-days he denied himself many pleasures in order that out of the allowance made him by the trustees of his grandfather's will, he might lessen the number and sharpness of the privations which she was required to endure. He it was who sent her a bill for a hundred pounds before the birth of each of her two children, who, born at the time of her acutest affliction, added heavily to her embarrassments whilst they reminded her cruelly of three other children whom she had lost in one week, and buried at Fulham. Nor was it only with money that Felix helped his sister. Every year during her residence abroad, he paid her a short visit, making on each occasion a show of amicableness to the vagabond, her husband, whom he heartily wished in another world. By the personal attentions, the endearments, the flatteries which he lavished upon her at this sickening stage of her life, far more than by his pecuniary munificence,

the young man established that hold upon his sister's gratitude and devotion which was weakened by no event of their subsequent lives.

At length the time came when Clem Archer had drunk himself into the grave: and forthwith Lady Archer, returning to England with her two little girls, commenced her residence at Haven-Undercliffe, in the retreat provided for her by her brother—whose sincere affection for her was the one pure, bright, and altogether disinterested sentiment of a man inspired by nature and schooled by circumstances to make the pursuit of selfish ambitions his pastime as well as his work.

For a while Lotty Archer so keenly enjoyed the quietude and wholesomeness of her life in Dorsetshire that it seemed to her, she could spend the rest of her days with contentment and gratitude in the little fishing-town where, notwithstanding the narrowness of her means, she soon became an important personage. Liberation from the menaces and blows of her brutal husband; the prospect of being able to rear her children to be English gentlewomen; the influence of church-services unheard for several years; the cordiality of kind, unsuspecting, respectful neighbours; the resumption of simple womanly pleasures and

occupations, that had long ceased to engage her thoughts,—concurred to make her happy and hopeful at Haven-Undercliffe, until the newness of her release from sordid degradation had disappeared. She would be a good woman, educate her children, make them fit for heaven, and by so doing prepare herself also for another world. This was for a time the direction of her aspirations.

But with the renewal of health, spirits, and confidence in herself, came a dissatisfaction with her position, companions, prospects. Enough of her girlhood's beauty remained to justify her opinion that she was still calculated for something better than a conspicuous part in the life of the little fishing-town. It was when her discontent with Haven-Undercliffe was fast growing from a vague dissatisfaction to a positive dislike of the place, that Felix Vincent first held out to her hopes of a brighter lot and a residence nearer him. Two more years followed—during which Felix Vincent had settled and made a sure first footing in Carlton Cross, whilst she had grown more and more weary of her cottage on the Dorsetshire coast—and then came her brother's proposal that she move to Reydon Cottage, and actively co-operate with him for the recovery of that position amongst the opulent respectabilities of English society, which

had been lost to them through their father's indiscretions.

A sigh of relief, a sigh not less expressive of mental gratification than sighs of another kind are eloquent of distress and anguish, escaped from Lady Archer, when the departure of her children left her to her own reflections: and after the sigh had heightened the contentment which it evinced, her thoughts followed each other in this fashion. "It is practicable. Felix says so. Anyhow to quit this place will be delightful: and I shall be happy again, when I shall be in a position to do a mother's part for my girls. It is for them I think. To give them the advantages of gentle education, to see them accomplished and admired, to place them in the rank in which they are entitled to move by birth—these are my first objects. I have other objects, but the welfare of the girls is my first consideration. It will be delicious to have once again the status and *éclat* of wealth, the comforts and dignity of wealth, without the drawbacks of disreputable associates and an odious master. But can I succeed? Thank Heaven, scandal can say no ill of me personally. My husband's degradation was *my* misfortune; but all the shame of it was his, and now that he is dead none of it attaches to me.

I never cheated at cards, I was never caught with loaded dice, I was never driven from race-courses or kicked from gambling-tables, I never thieved, or cheated, or drank like a demon. Even to *him*, my children's father, I was a pure, true, faithful wife, in spite of temptation, ay, of temptation such as few women have resisted ! My worst sin is that I have suffered without sinning ! No gentlewoman of the Border can say that I have no right to resume my natural place in society. But—but can I succeed ?”

As Lady Archer put this question to herself a second time, she rose and examined her coiffure with searching scrutiny in the little mirror that ornamented a wall of her parlour.

The examination lasted full two minutes.

At its close a smile brightened Charlotte Archer's face, and still standing before the glass she thus addressed her own reflection,—“ Not a single white hair visible, not a single white hair ; and yet, Lady Archer, I know where the turn of a comb would soon find some. Never mind, they are kept out of sight ; and other matters may be kept out of sight—at least for two years.—Well, well !”

Drawing herself to her full height, and turning so that whilst she looked along the uppermost

line of her right shoulder she had a side-view of her still graceful form, she continued with alternate sadness and triumph,—“ Yes, you are altered, sadly altered. What a figure you once had, so light, lithe, airy, majestic. It would make you cry with vexation to see the dress that you wore on your wedding-day. Why, its waist would barely go round your neck. But, still,—yes, even now,—no man can say that you are graceless, or dumpy, ay, or even heavy.”

Then her thoughts suddenly taking another turn, she moved away from the mirror, saying to herself: “ Anyhow I shall be near the only man for whom I would make a sacrifice. I shall be near Felix, have him daily at my house, and be his companion in his crusade upon the respectabilities of the Border. To escape from Haven-Undercliffe and be near him are sufficient objects why I should accept his offer.”

CHAPTER VI.

Lady Archer is confident of Success.

ADY ARCHER and her children arrived at Reydon Cottage in the middle of July 1849 ; and ere many days had followed their advent to their new home, the leading residents of the neighbourhood had called upon Felix Archer's sister, and come almost unanimously to the opinion that she would be an agreeable acquisition to the society of their nook of the Border. Amongst the ladies there was some gossip about Charlotte Archer's past history. Her elopement was recalled without asperity as the freak of a school-girl, for which ample atonement had been made in the sufferings entailed upon her by a wretched marriage. It was understood that her husband's extravagances and profligacy had reduced her to deplorable straits ; but affairs, it seemed, had so far righted themselves, that though her ladyship's income was by no means large, it sufficed for an establishment suitable to a woman of her rank. Doubtless

Lady Archer would give lawn parties,—entertainments then in vogue with the ladies of Carlton Cross neighbourhood—and though she had proclaimed her intention to lead a life of comparative retirement, it was hoped that she would soon swell the musical force of the district with her still fine voice, and her command of the piano, which was represented to be masterly. Anyhow, she was a gentlewoman of style, beauty, title; and it would be most unjust to visit upon her the sins of her husband.

Amongst the first of her new neighbours to call at Reydon Cottage was her brother's senior partner, already a widower of four months' standing: and very carefully did Lady Archer study the countenance and air of Mr. Kingsford during the forty minutes to which she protracted her first tête-à-tête with the gentleman on whom she had private reasons for wishing to make a favourable impression at the outset of their acquaintance.

On the evening of the day which brought Mr. Kingsford for the first time into the presence of the woman who designed to be his second wife, Felix Vincent dropt in upon his sister, when their chat between closed doors opened thus:—

“Well?” observed Felix, giving peculiar significance to the monosyllable.

"I no longer have any misgivings of success," returned the sister.

"The sight of him has nerved you and filled you with confidence?"

"Quite. We shall succeed."

"Within the given time?"

"Appearances require that we should not be more expeditious. We mayn't marry till Mrs. Kingsford has been two years in her grave, and the family have put off their mourning."

"No doubt—we must attend to appearances."

"He is not older in looks than I expected, save in one respect. His hair is very grey—almost white."

"Yes, prematurely white. He was getting very grey before Mrs. Kingsford's death. Last year made a great change in the colour of his hair: and during the two months that followed her death he became a white-headed man. But you have no reason to regret an alteration which has improved him. His white hair and whiskers become his sharp profile, and slight face."

"Grief did it?"

"I suppose so. He was terribly cut up by her death,—the more so, because he was not very attentive to her in her illness."

"What? did he neglect her?"

“ Well, he is a coward : and being inordinately afraid of the fever, he first left her to nurse the boy : and then, when she had fallen ill, he left her pretty much to the nurse and doctor. I dare say the recollection of his timidity sharpened his grief. He is an excitable, hysteric creature, and suffered pitiably. He is a sad humbug ; and some of his grief may have been hypocritical : but feigned grief doesn’t bleach locks as his have been bleached. But the sincerity of his regret for her wont make him the more difficult for you to manage.”

“ On the contrary, it will make my task all the easier. My chief hope rests on the sincerity of his grief. He talked to me about her.”

“ That was delicate ground.”

“ And he was delicately handled.—I sympathized with his sorrow for the abrupt termination of a married life that in its happiness differed so widely from my own. Next time he calls, he will sympathize with my painful recollections of a married life that in its misery differed so widely from his. Our third interview will be that of old friends.”

Felix Vincent laughed cordially, but not boisterously, when Lady Archer had made this statement in a voice of piquant drollery ; and

patting his sister's head affectionately, he said, "You are a rare woman, Lotty: and myself excepted, I love you better than any one in the world."

"You've proved it, Felix, by acts. You've been a good brother: and I think I am honest in saying that I would rather have misfortune fall on myself than on you."

It is to be remarked, that though Felix and his sister, resembling each other in profile, and complexion, and air, resembled one another also in the possession of laughing blue eyes, there was no warmth or thorough heartiness in their eyes, which were cold, chilling eyes, even when their mirthfullest light was in them. Never perhaps was there a more fervid expression in Lotty's eyes than now, when looking into Felix Vincent's face and laying her hand upon his neck, she repeated with increased emphasis, "You've been a very good brother."

Having repaid her caress and glance Felix observed, "Your ponies and phaeton will be here to-morrow."

"Thank you. You are spending a prodigious lot of money on me."

"Rather say, investing it on our joint speculation."

“If I am to live as you propose, I shall want every penny of the six hundred a year.”

“You can have it, and more. I can afford to spend liberally on this venture; for I am beforehand with the world, and getting on like a house on fire in my profession. The good people about here are bent on making me a great man.”

“Capital!”

“And the more you spend in the next two years on things that show, the better position we shall be in to screw a good settlement out of Kingsford. Yes, Lotty, you and I will succeed together, and before we die we’ll be as big people as our Newborough cousins.”

This specimen of their conversation being sufficient to indicate the openness and undisguised shamelessness with which these two conspirators, so frank and loving to each other, so false and selfish to the world, exchanged confidences concerning their project, no further record shall be here made of their talk.

Just as extreme poverty deadens the moral perceptions and sharpens the selfish instincts of a certain kind of nature, so the comparative poverty which this brother and sister had endured and were still enduring, spurred them onwards to pursue a worldly end, without regard to rectitude

or honourable sentiment. Hungering for wealth and such station as is attached to the possession of large wealth,—such opulence and position, in fact, as would have been theirs if circumstances had not separated them from their father's family,—they had persuaded themselves that the hardness of their lots justified them in making war on all persons who stood between them and prosperity, and in taking any step that seemed likely to bring them nearer to the attainment of what they regarded as the natural rights of which they had been iniquitously deprived.

CHAPTER VII.

More Wedding Bells.

IN accordance with Felix Vincent's design a close intimacy sprang up between the Squire of Coote and the Lady of Reydon Cottage, and its growth was witnessed by their personal friends and humbler neighbours without any surprise or disposition to turn it to ridicule. Had it been suspected that Lady Archer come into the neighbourhood for the express purpose of making herself mistress of Coote Hall, the case would have been different. Instead of giving her a cordial welcome, the gentry of the neighbourhood would have indignantly stigmatized her as an adventuress, and keeping away from her house would have directed their surplus displeasure against the brother who had brought her amongst them for so reprehensible an object. But circumstances gave no fair grounds for such a suspicion. It was no less natural that Lady Archer should like to settle near her only brother, than that Mr. Felix Vincent should draw his only

sister to the vicinity of Carlton Cross. Moreover, fortunately for his design, Mr. Felix Vincent, before the scarlatina made its appearance in Miss Maitland's school, had mentioned to several of his neighbours that his sister would shortly take up her abode in the neighbourhood, and that he thought Reydon Cottage, then vacant for a new tenant, would be a suitable residence for her.

So things went pleasantly with the conspirators: and when, on the completion of two years since Mrs. Kingsford's death, it was formally announced that Mr. Kingsford of Coote had determined to marry again, and that he had selected for his second wife Lady Archer, the arrangement met with general approval. In Heathfield House and a few other halls of the neighbourhood there may have been spiteful whispers that Lady Archer had done a good thing for herself in catching the rich banker, and that Mr. Kingsford had not raised himself in the esteem of his friends by being in so much haste to supply the place of his late incomparable wife: but no such remarks reached the ears of Lady Archer, who, far better than the censorious ladies, knew how much she had won, or the ears of Hercules Kingsford, who deemed that his position would be considerably

improved by having a lady of title to preside over Coote Hall.

Indeed the chairman of the Altringham and Carlton Cross Railway was secretly, no less than outwardly, jubilant over his success in winning— notwithstanding his grey hairs and advanced years, and a son who was destined to succeed to the greater portion of his wealth,—a lady whose years were rated at less than her real age, whose title was just such a piece of pinchbeck lustre as he was of all men the one to over-value, and whose considerably impaired beauty he was not singular in admiring. It tickled him to imagine himself reading county-paper announcements of the doings of Mr. Kingsford of Coote and Lady Archer, to think how in the public list of patronesses to Hunt balls and local charities his wife by right of her title would be named before the wives of brother-magistrates, who, notwithstanding the banker's success, looked down upon him as a newly-risen man.

Of one attraction—which Mr. Kingsford believed to be hers at the time of making his offer—he, in due course, learnt that Lady Archer was no possessor. Judging from the style in which she lived, and certain cautiously worded expressions that seemed to fall without special purpose from

Felix Vincent, Mr. Kingsford had inferred that Lady Archer had property which yielded her the six hundred pounds per annum which sufficed for her establishment. And it must be confessed that for a minute his countenance exhibited the dissatisfaction with which he learnt from the lady's brother that her income of six hundred per annum would cease upon her second marriage.

"Consequently, Kingsford," coolly continued Mr. Felix Vincent, whose observant eyes had not failed to notice his partner's look of chagrin, "you will, I presume, feel no disinclination to settle on my sister at least such a sum that her marriage with you will not put her in a worse pecuniary position than she enjoyed before she made your acquaintance."

"I don't know, Vincent,—I don't know," gasped Mr. Kingsford, flushing as he spoke, and then fidgeting in his chair.

But Mr. Kingsford did know : and yet further, even while the thought flashed across his brain whether it would not be better for him to back out of the affair without any loss but loss of honour and self-respect, Mr. Kingsford knew that he should do nothing, could do nothing, dared do nothing—of which his young partner should disapprove.

In the something more than three years

which had elapsed since the commencement of their acquaintance, Felix Vincent had gained complete mastery of his weak, boastful partner. The young, clear-sighted, imperturbable man could control by a look his excitable, fussy, unstable senior.

Conscious of his inability to contend with the young man, who never irritated him with disrespectful word or glance, Mr. Kingsford—strange though it may seem to beginners in the study of human nature,—relied upon, respected, liked this junior whom, without exactly knowing it, he secretly feared. Respecting Felix Vincent for his knowledge of business and the world, his capacity and style, Mr. Kingsford—who, notwithstanding his lacquer of success and importance, was a snob in heart and head, *a provincial snob*—honoured him in his soul for being a Vincent, for being a near kinsman of those overpowering Vincents who, Quakers though they were, entertained princes and were the friends of peers.

“I wish,” continued Felix to his partner, telling with perfect coolness a lie,—a sin of which he was too clever as well as too wary a man to be often guilty, “I had spoken more fully to you about my sister’s pecuniary position : and I should have done so if I could have seen how matters

were tending, but really—I am ashamed to confess it—I was so wrapped up in my business that I never saw what was going on till you surprised me by saying that Lotty had accepted you. But to the point. Lotty, I need not say, is about the last woman in the world to take a mercenary view of things for her own sake: but it is only right that I should be—*not* mercenary *but* prudent—*for* her. At present she has an ample income for her simple tastes, and if she died without marrying again the property that yields that income would devolve on her two children. In case of a second marriage the income at once leaves her, and not a sixpence of the capital will come to the children. As her heart is engaged in this matter, she wouldn't think for herself: I even doubt whether she could think duly for her children. But I am sure I only do justice to your generosity, Kingsford, when I say that you could not endure to think that by conferring her hand on you Lady Archer had injured those who are necessarily, next to yourself, first objects of her love."

"Of course,—of course; how could I endure it?" exclaimed Mr. Kingsford warmly.

There were few of his associates who flattered Hercules Kingsford more sparingly than Felix

Vincent was accustomed to flatter him : and there was none of them for whose praise Mr. Kingsford was more hungry. In one way his self-love was abundantly gratified by his partner, whose habitual quiet respectfulness to his future brother-in-law was the most subtle of flatteries. But Hercules Kingsford's inordinate love of praise required the coarser stimulant of adulatory words ; and this stimulant he seldom got from Felix Vincent, who, knowing well all his partner's weaknesses, regarded it as a power that was only to be employed on occasions of exceptional difficulty.

At the present crisis, Felix Vincent's timely allusion to his partner's generosity had the desired effect.

The settlement on Lady Archer and her children was made in accordance with the wishes of Mr. Felix Vincent, who took occasion to urge on Mr. Kingsford the advantages of marriage-settlements, and to impress upon him as a man, a banker, a present partner and future brother-in-law, that his interests and those of Mr. Felix Vincent were necessarily identical.

In June—within two years of Lady Vincent's arrival in the Border—her ladyship's wedding was celebrated with modest pomp in Reydon Church ;

the bride's two little girls, the bridegroom's daughter, and Millie Stapleton acting as bridesmaids. Many of the principal families of the immediate neighbourhood paid Mr. Kingsford and Lady Archer the compliment of being present at the ceremony: but the number of guests invited to the breakfast was limited;—the fewness of the invitations being due to the smallness of the reception-rooms of Reydon Cottage.

So Hercules Kingsford and Lady Archer became man and wife by the same act that made Hercules Kingsford and Felix Vincent brothers-in-law.

That the bride's brother was not utterly devoid of human goodness this book furnishes evidence; that the bride was no utterly bad and heartless woman the same work supplies some testimony. It is true she married a man whom she neither loved nor honoured. But in her behalf it may be recorded that when she made the vows at the altar she designed to be an agreeable household companion to her husband, to serve and obey him so long as such service and obedience should not clash with her separate interests. No doubt she loved herself far too much; but how few of us are altogether innocent of the same sin? Nor

was her faculty for loving solely exercised upon herself. Sincerely attached to her brother she purposed to be a true servant of his interests, even to the occasional detriment of her own. Indeed, as she stood in Reydon Church taking and being taken for better and for worse, her conscience was quieted rather than troubled by the thought that she was swearing fealty to her brother rather than to his partner—and that so far as Felix was concerned she would be faithful to her promises.

The two months immediately following their union were spent by the happy couple in a trip to North Wales and the Lakes; and when they returned to Coote in the early autumn there were festive doings at the Hall, into which Ger and Herrick entered with a spirit and appearance of genuine enjoyment which were no less acceptable to Mr. Kingsford than to their new mamma.

And whilst the bride and bridegroom were receiving visitors and accepting the hospitalities of their friends, the gossips of the borough and Border admired the rare good luck of Mr. Kingsford, who having obtained a handsome fortune with his first wife had now replaced her with a lady, who, in addition to rank and personal

attractions, was understood to make a considerable addition to his worldly substance. Just as the true story of Cornelius Kilderbee's money was the secret of a few persons, so the bargain which brought Hercules Kingsford his second bride was concealed from the public by misrepresentations which tended to raise his neighbours' exaggerated estimate of his means.

Nor was the marriage, which thus increased the general respect for Mr. Kingsford, less beneficial to his partner. Titles were not numerous in the immediate vicinity of Carlton Cross, and the presence of his titled sister at Coote Hall tended to confirm the people of the district in their inclination to magnify Mr. Felix Vincent's importance. Moreover, his sister's marriage with the unquestionable chief of the borough divested Felix of the character of a new settler. He was no longer the recently established lawyer of the town and junior partner of Kingsford's Bank—but Mr. Kingsford's *brother-in-law*, a member of the Kingsford family, and consequently a participator in the grandeur and excellence of the Chairman of the Altringham and Carlton Cross Railway.

Under these circumstances it is not wonderful

that the burgesses of the borough hastened to elect Mr. Felix Vincent as their mayor, and that his professional and social roots struck more deeply down into the public confidence of his corner of the Border shires.

CHAPTER VIII.

Geraldine and her New Mamma.

HAT Geraldine received her stepmother with dutiful acquiescence in her father's wishes is a fact which must be construed as an illustration of her simplicity and thorough confidence in his goodness, and in no degree as an indication of deficient reverence and love for her mother's memory. Since his pleasure was to marry Lady Archer, it never occurred to her that the step was one which she was entitled to regard with resentment or dissatisfaction. No literature or talk of busy friends had ever suggested to her that her father's second marriage evinced disrespect for the mother for whose death her own grief had been softened by the lapse of more than two years—a long period, fruitful of new powers and interests, in the life of a young girl circumstanced like Geraldine. That she had not ceased to think of her mother with sorrowful tenderness and veneration there is no need to say ; but time had wrought such change in her,

and so far altered the aspects of her bereavement, that by the time she laid aside the outward signs of mourning the orphaned girl had recovered nearly all her serenity and hopefulness. Indeed, at the date of Lady Archer's arrival at Coote as Bessie's successor, the first great sorrow of Geraldine's life was neither so sharply nor so continuously felt by her as it came to be at a later period when in desolation and sore distress she felt the need of a mother's counsel and support.

But though she welcomed Lady Archer with alacrity and even an appearance of enthusiasm, Geraldine made no professions of strong filial attachment to her father's second wife. It was not in her nature to feel any such sentiment; and it was not her habit to feign what she did not feel. Lady Archer was a person to be respected, deferred to, even obeyed—but not to be loved. This was Geraldine's *sense* of her relation to her stepmother—not her *view* of that relation, for Geraldine never calmly stated the facts of the case to herself. So far as it was possible for any woman to fill Bessie's empty place towards the girl, Miss Cantrill filled it with sympathy and beautiful devotion. It was to her governess, not to her stepmother, that Geraldine instinctively rendered those confidences which she would

have made to her own mamma—those confidences in receiving which Bessie would have found one of the purest pleasures and most sacred privileges of maternity.

Nor was Lady Archer displeased with the position thus assigned to her by Geraldine. By total freedom from despotic temper her ladyship was in one respect naturally qualified to be an agreeable stepmother. To play the part of a petty domestic tyrant over the members of her new household was not the lady's purpose or desire. Her object in becoming Mr. Kingsford's wife was to secure material advantages and social position for herself and daughters; and so long as she attained these objects, and received respectful and considerate treatment from every member of the Coote family, she was perfectly willing that Geraldine should make herself happy in her own way, and remain as much as ever a chief object of her father's love. Ay, more; in her heart Lady Archer wished that Geraldine's way of pleasing herself should be alike free from antagonism and love for her. Secretly her conscience was so far troubled by her own position, that she wished to avoid relations with her step-daughter that would enhance its baseness and dishonesty.

Charlotte was no humbug towards herself; and she made no attempt to disguise from her own conscience that she had entered Coote Hall rather as a thief than as a wife—that her husband was to her mere prey on which she had seized; that his property was property which she meant to appropriate as far as possible to herself, her children, and her brother. And knowing herself to be thus resolutely bent on the vilest of all treasons—the treason of a wife to her own husband—she retained a few grains of conscience that made her shrink from the thought of perpetrating every kind of possible treason towards the gentle girl whose guilelessness and thorough goodness were visible on her quiet eyes and calm face and noble bearing—the girl whose manifest loftiness and dignity of nature caused Charlotte to feel a kind of contempt for herself. It was a singular and significant reserve which Lady Archer wished to maintain in this matter. Never swerving from her design to plunder the girl and injure her material interests in every possible manner, she shrunk from the thought of winning her love whilst she was preparing to despoil her.

Hence it was with a secret sense of relief that Lady Archer found herself treated by Geraldine with a temperate complaisance that was

quite free from the warmth of affection which she invariably manifested towards her father and Miss Cantrill.

And as the intercourse of Lady Archer and Geraldine begun, so it continued—with consideration, kindness, distance, on the part of the former; without suspicion, or dislike, or any kind of impulsive demonstrativeness, on the part of the latter. In the eyes of society the relations of the two appeared unexceptionable; and at home no vigilance could have detected anything that contradicted the opinion of society. Geraldine had her private study, her own governess, her special friends in Millie Stapleton and Bertie Godsall; and though it may have seemed to some persons that Lady Archer did not act judiciously in having a separate governess and schoolroom for Florence and Olive, and in omitting to take steps that might have united her own girls with her husband's daughter by a bond almost as strong as the tie of natural sisterhood, every one was ready to admire the exemplary manner in which her ladyship discharged the functions of a stepmother to her amiable step-child.

The next few years of Geraldine's life passed happily enough. Whilst Herrick was at Eton, Ger continued her studies under Miss Cantrill's

direction, and received instruction in music, languages, and the use of pencil and water-colours, from professors of sufficient ability who came to Coote for the young lady's benefit from various towns of the Border. And it was admitted by competent judges that the labours of these sufficient teachers were not thrown away upon Miss Cantrill's pupil. Though by no means so bookishly inclined as her early fondness for biography induced some persons to anticipate she would be, Geraldine read with pleasure and appreciation such histories and poems as Miss Cantrill prescribed for her mental sustenance; and though never surprisingly quick at acquiring knowledge, she was, according to Miss Cantrill's evidence, a patient and accurate learner, and had a singularly clear and retentive memory. By the testimony of the same witness it does not appear that Ger's intellect was noticeable for brilliance, but the reader may regard her as having a sound, orderly, well-balanced mind. In one accomplishment only did she manifest remarkable ability; but in that one department of education she made so favourable an impression that her instructor, Mr. Alfred Powditch—then a young artist at Carlton Cross, but now of London, and better known as Powditch, A.R.A.—by extolling her

achievements in crayon and water-colours to his other pupils about the Border, was the cause of her early reputation for having "quite a genius for the arts."

On her mother's death it became a question with James Stapleton whether he ought not to communicate to Geraldine in general terms the way in which Cornelius Kilderbee disposed of his estate; and had he come to the conclusion that her interests required him to do so, he would without regard to Mr. Kingsford's wishes have disclosed to her that, under certain contingencies, she was appointed to succeed to very considerable wealth on the completion of her twenty-fifth year. But after due consideration of all the points raised by this question, James decided that it would be better for the girl that she and the world should remain ignorant of her fortune. By telling her she was an heiress, he felt that he would give her a piece of information that could not promote, and might under certain circumstances check, the development of her many good qualities. By publishing the fact to the world he would expose her to the pernicious influence of flatterers and the perilous attentions of unprincipled fortune-hunters. So, much to Mr. Kingsford's gratification, it was determined by

James that, until she had attained at least her twenty-first year, Geraldine should know nothing of the purport of Cornelius Kilderbee's secret deed.

One of the consequences of that private deed, and the manner in which its directions were carried out, was the peculiar footing which James Stapleton held in Coote Hall, where he was received by the banker with an unvarying cordiality and an apparent closeness of confidence, which seldom mark the intercourse of a country doctor with a patient of Mr. Kingsford's position and aims ; and which certainly would not have characterized James's relations with Hercules Kingsford had there been no exceptional reasons why the latter was desirous to keep on the friendliest possible terms with his old schoolmate. Even after they had made something more than due allowance for Hercules Kingsford's rare good nature, and the force of his long attachment to an old friend, some of the gossips in the circles of Border quality could not account satisfactorily for James's great intimacy at Coote Hall, and in their inability to account for what was no concern of theirs, occasionally hinted that Kingsford of Coote made rather too much of his doctor—who was no doubt an excellent and highly successful

and most valuable member of society—for a gentleman in his way of life, which after all was only that of a country doctor.

To use a familiar term, James was “the friend of the house”—dropping in for chat, or a seat at the usual dinner, or a saunter in the gardens, according to his pleasure. He was always welcome—to Miss Cantrill, who, under her present name, still maintains that she never in her life met a more instructive and exhilarating companion; to Lady Archer, who gained great credit in the neighbourhood by her urbanity to her husband’s friends; to Herrick, whenever that young gentleman was at home during his Eton and Cambridge vacations; and especially to Geraldine, who, without any diminution of loyalty to her father, grew to feel a sort of filial tenderness and dutifulness for the man to whose care she had heard her mother commend her children.

Nor is it unworthy of notice that whilst James Stapleton was thus received at Coote Hall, his children continued to grow up in close friendship with Bessie’s girl and boy; and in thus making James and his children sharers, as far as possible, in the grandeur and enjoyments of Coote, Hercules Kingsford deemed himself to be libe-

rally repaying the surgeon for his steadily-maintained secrecy respecting Mr. Kilderbee's private deed, and for the delicacy with which he discharged all the functions of sole trustee of Geraldine's money. Indeed, notwithstanding all that had passed between them, so little did Mr. Kingsford know of his old schoolfellow, that he attributed James's complacency and agreeable exercise of official power to gratitude for the attentions lavished upon him by the Chairman of the Altringham and Carlton Cross Railway.

CHAPTER IX.

Bertie Godsall.

N the families of the borough with whom her father, from motives of self-interest no less than good-fellowship, continued to visit, and in the circle of the surrounding landed gentry in whose ranks he had established himself, Geraldine had many companions of her own sex and age ; but of all these associates of her girlhood, her peculiar and most confidential friends were Millicent Stapleton and Bertie Godsall. The intimacy of Millie, Bertie, and Ger was known to every one who knew aught of the social life of Carlton Cross. From the time they learned their first five positions in the class which Mr. Norman, professor of dancing, held for many years in the Assembly Rooms of the "George and Mitre," till matrimony took one of the trio from the almost daily society of her old friends, the three girls were as nearly inseparable as young ladies living in different homes could be. Each of them was a horsewoman, and it was

seldom that one of them took seat in her saddle without an appointment to join the other two. At balls, quadrille-parties, archery meetings, they often demonstrated the fervour of their mutual attachment by wearing the same colours. If they were divided for a few weeks—as was the case when Bertie paid her annual visit to her Aunt Coroner, or accompanied her papa to Altringham Close, and when Ger was taken to London or Paris by Lady Archer—they corresponded industriously through the post. After the fashion of girls they made a little too much noise about their friendship, and by the obtrusiveness of their reciprocal devotion brought upon themselves much good-humoured banter from jocosely observers, who called them “the three inseparables,” “the three graces,” “the three furies,” “the three fates.”

When the girls had come to marriageable age, it was debated by the elders of the neighbourhood and some few persons who had not the excuse of age for making so free with the names of young ladies, which of the three would be the first to marry—Millicent, with the round happy face and laughing brown eyes; or Bertie, with bright golden chestnut hair and marvellously delicate complexion; or Geraldine, whose personal su-

periority to her companions was admitted even by those who declared a preference for Bertie's airy piquancy, or for Millie's cordial winsomeness over Ger's faultless form and incomparable style.

To use an expressive term, the betting was in favour of James Stapleton's girl, not that she was superior in natural endowments to her friends, but because by reason of her inferiority of position she could command a larger number of suitors. No sensible man, it was argued, would think of making an offer to Ger or Bertie, unless he were a county man with a good estate ;—family and ample means being regarded as requisites in a husband for either of these young ladies, who, whilst they undoubtedly belonged to "county society," were believed to lack such attractions as could be measured by entries in the books of the Bank of England. Canon Godsall had a fine professional income : but his nine expensive sons, no one of whom had done well, so drained his resources that it was believed that he had been able to make no provision for Bertie beyond a small insurance on his life. Mrs. Coroner of Richmond, the canon's childless sister, was understood to be very rich : but it was much more likely that the cantankerous old woman would

leave all her money to one of her nephews, than any important part of it to her niece. Who, then, could propose to the canon's only daughter? who that she would be likely to accept? Clearly, no one beneath a rector with a thousand a year. As for Geraldine; of course she would have no more than a daughter's portion, say, five thousand pounds. Both of them might marry well if they had luck; but suitable matches for girls of such good station and modest prospects were not readily found.

Millie's case was different. If she married some small man of the county sets, she would do no more than as her father's daughter she might reasonably aspire to accomplish; and on the other hand, she might give her hand to a Border apothecary, or second-rate attorney, or poor clergyman, or one of the Borough merchants, without losing caste.

Thus the gossip ran till Geraldine was on the point of completing her twenty-second year, when Millie justified the opinions of her neighbours, and occasioned lively satisfaction to her parents by accepting an offer of marriage from the Revd. Edward Everett of Sternfield, who, as a distinguished Cambridge man and a rector with private fortune as well as good preferment, was a

better match than most of Millie's friends ever expected her to make.

Bertie and Geraldine had frequently officiated as bridesmaids, indeed so frequently that people out of consideration to their feelings had ceased to repeat in their hearing an adage that forbids a woman to hope to become a bride after serving many times as a bridesmaid ; but never had the girls enjoyed a wedding so much as the one which, with their assistance, converted Millie into Mrs. Everett. But their rejoicing was followed by sadness, when, after Millie's departure, they realized the importance of the change which they had helped so hilariously to bring about. Even at the risk of making Geraldine and Bertie ridiculous, it must be recorded that in a moment of depression, soon after losing their darling Millie, who had so long been the companion of their rides and walks, their pleasures and studies, they had a good fit of sympathetic crying in each other's arms, and purposed to love each other more completely and unselfishly than they had ever done before.

Ger was little given to such weakness ; and in excuse for her romantic foolishness in thus wetting with tears her long black eyelashes, it should be recorded—that it was Bertie who set the waters flowing by a series of mournful and

irritating reflections ; and that in addition to regret for Millicent's departure, Geraldine had just learnt that Miss Cantrill, yielding to the solicitations of the gentleman whose name she now bears and whose personality has been carefully excluded from these pages, had resolved to become the gentleman's wife and accompany him forthwith to a city in the South of Europe, where he was the resident English chaplain.

After Millie's marriage and Miss Cantrill's departure from Coote with as good a husband as even she deserves, Geraldine and Bertha became closer friends than ever ; and as though the recent marriages had set people's minds harping, so to speak, on the matrimonial string, Border gossip ran all the more pertinaciously on the matrimonial chances of these two single young women.

Why on earth did not Mr. Felix Vincent make one of them an offer ? It was true he was Geraldine's senior by thirteen years. Still he was a young man : at least he had never married, or even made an offer that anyone in Carlton Cross had heard of ; and for matrimonial purposes, a man who had neither been married nor disappointed, is young. What could be more reasonable and fit than that Mr. Kingsford's brother-in-law should become Mr. Kingsford's

son-in-law? Why on earth had not Mr. Vincent taken this step sooner? Want of means had not restrained him. Everyone knew that Mr. Vincent was rich,—ay, whispered the knowing ones, very rich. He had his legal practice, from which he derived a fine income; he had his share in Kingsford's bank: he had the fortune that he brought into the borough with him; his uncle Hosea, of Newborough, after reconciliation with his nephew, left him only the other day a legacy of 30,000*l.*: he was known to have been one of the lucky purchasers of St. Antony del Rey mining shares, just before the shares rose in a single year from 4*l.* to 120*l.* The man was made of money,—must be. Then why did not he make an offer to Miss Kingsford? or Miss Godsall? or some suitable young lady of the neighbourhood? To which questions—for much of this gossip reached his ears—Felix Vincent replied by shrugging his shoulders, and saying in his quiet way, “I mean to marry some day or other, and sincerely wish that I had time to do it now.”

That Geraldine did not “go off” occasioned no surprise to some of the younger men with whom she danced at balls and played with words as well as arrows at archery parties. It

was whispered amongst them that, notwithstanding her grand air and figure and capital waltzing, she was not so agreeable or fascinating as many a girl of less beauty. She was neither a clipper, nor a stunner, nor a jolly girl. Even men of better tone, who, like Felix Vincent, never talked slang or spoke of young ladies as though they were articles of sale, exhibited in open market only that they might "go off," were inclined to charge Miss Kingsford, not exactly with coldness, not even with want of warmth, but with lacking some special sort of sympathy, without which no woman could be thought perfect. She was graceful, frank, pleasant, but——. Up to a certain point they could get on capitally with her: but beyond that point she seemed to grow indifferent and irresponsible. In fact, no young man ever flirted with Geraldine, or, however vain he might be, flattered himself that if he invited her to flirt with him she would be pleased by his overtures. Little Jack Inchball, eldest son of Mr. Inchball of the Hassocks, whose right of succession to a good entailed estate caused his attentions to be gladly accepted by most of the marriageable girls of the Border, stated Geraldine's case to his intimate friend Bobby Wormald in the following terms.

“She’s a girl who’ll talk with you, and laugh with you, and dance with you, and seem to enjoy herself with you all the time; but then, the deuce of it is, she enjoys talking and so on with anybody else just as well.” Whence it may be inferred that had Geraldine wished to make Mr. Inchball her slave, she could have effected her purpose by a little of that particular kind of demonstrativeness which does much more to render a girl popular with the ordinary run of young men, than great beauty or high proficiency in those accomplishments which our young ladies usually spend so much time and labour in acquiring.

The general feeling amongst young men for Bertie Godsall was very different from the cold and reluctant admiration which Geraldine elicited from those not very discerning connoisseurs of feminine worth. Although no one ever hinted that she was forward or unduly demonstrative to her masculine companions, Bertie was a flirt at heart, greedy of admiration, discontented when she failed to command it, and resolutely bent on deriving personal advantage from her power over men. The girl’s disposition was far from faultless. She was very vain and selfish, and capable of strong resentments to those who either wounded

her self-love or did her injury. But these unamiable qualities were no more detected by Geraldine, who might have been supposed to know her thoroughly, than by her ordinary acquaintances, who of course knew only as little of her as people usually know of mere acquaintances. From her cradle she was a torment to her father, mother, brothers. Poor Lady Bertha Godsall, who died when Bertha was a little child, lived long enough to see so much of the painful peculiarities of her temper, that she more than once whined plaintively to her husband that she thought her petulant little girl had been sent her as a punishment for her discontent at having so large a family of boys. After Lady Bertie's death, Canon Godsall had frequent occasions for recalling his wife's unhappiness respecting the self-willed little tyrant whom he loved more than all his other children. Her brothers, no one of whom, by the way, was entitled by moral superiority to sit in judgment over her, cherished for her none of the tenderness and pride which a party of brothers usually feel for an only sister. But all that was unamiable or worse in Bertie's life was known only to those of her own home and blood. In society she was the petite, radiant, sparkling Bertie. Her beauty, like her

temper, was peculiar. The tint of her golden-chestnut hair was unique; her feet and hands were such tiny things that her shoes and gloves seemed to have been made for a child of eight years rather than a full-grown woman: her stature was hardly of middle height, but its exquisite shape atoned for diminutiveness: and her face, in the brightness of its clear pink cheeks, the redness of its small mouth, the fineness of its profile, and the intense blueness of its eyes, was the face of a cabinet picture, when in rest; of a *bijou* Mary of Scotland, when expressive of emotion. Here were charms, inferior to Geraldine's, but very powerful: and their power was heightened by a manner that made every man who approached her think that she was the happier for seeing him.

Still no one made Bertie an offer that she cared to accept.

The secret of her ill luck was well known to the girl. She was poor, and had nine poor brothers. Many a man, rich enough to marry a penniless bride, shrank from the thought of marrying a poor girl whose nine poor brothers—debt-encumbered officers in the army, needy government clerks, briefless barristers, aimless loungers—would regard their sister's husband as a

man on whose purse they would have a right to draw.

Poor Canon Godsall, an amiable, gentle, nervous creature, with a taste for art, a smack of humour, and a little scholarship—was not the man to rule a termagant girl and nine self-indulgent sons. He was not liked in the borough, his unpopularity being due mainly to want of nerve and sympathy with his social inferiors. One small thing will illustrate the chief cause of the bad terms on which he lived with his parishioners. Sensitive to a morbid degree, and over-fearful of giving pain by seeming to patronize, he could never bring himself to shake hands with the shopkeepers of the borough. He could not overcome the feeling that the courtesy would seem to them an act of condescension, and therefore would be felt if not resented as an insult. If he had only possessed enough common hardihood to have patronized and bullied them by turns, to have taken their hands in the High Street and scolded them at Parish Meetings, he would have been popular with most of them. But just because he lacked that hardihood, they accused him of pride, insolence, patrician arrogance—qualities of which he was totally innocent. To avoid collisions with the burgesses he avoided

them altogether, and left the work of his parish to his two curates, who, though they recognised his kindness and conscientiousness, could not but see that if he was misunderstood by his parishioners, the fault was more his than theirs. The same timidity and nervousness that made him useless in the borough, made him awkward in society: and as years went on, the old man—for though wiry and tenacious of life, he was *old* while Bertie was still a girl—withdrew from society as he had withdrawn from his parish, and lived chiefly within the bounds of his rectory garden, save during his brief periodical residences at Altringham.

The poor canon's life had many troubles. He brought up his boys with pecuniary munificence, sending them to good public schools, and then placing them out in their professions with liberal allowances; but none of them did well, some very ill. The books of Kingsford's Bank showed Felix Vincent how the nine ne'er-do-weels sponged on their father, who, even if they had thriven and prospered, would have been poor for a man of his condition.

Of the men who admired Bertie, none rated her beauty and social qualifications more highly than Felix Vincent, on whom she at one time made so

visible an impression that it was rumoured he meant to propose to her. And indeed the prudent Felix, in a moment when passion got the upper hand of his caution and love of money, was on the point of throwing himself at Bertie's knees, but he recovered his self-command with an effort. "No," Felix thought, "if she had no brothers I would do it; and I could afford to take her without a penny, but as she is—without fortune or connexions, and with those nine brothers—no, I can't do it."

And Bertie, who was very clever at reading the thoughts of her companions, knew right well why Felix Vincent refrained from making her his wife. And instead of despising him for his worldly prudence and sordid ambition, she directed her anger against her father and nine brothers, who between them had made her, as she expressed it to herself, little better than a beggar. For which anger, it may be observed, there was some palliation in the fact that Felix Vincent had made himself master of the fancy, sentiment, ambition, passion, which in combination made up Bertie's heart.

If Geraldine had known Bertie as thoroughly as Bertie knew herself, she would not have cared so much for her dear friend; but in common

with most other people of their acquaintance, Geraldine only knew of Bertie as much as Bertie wished her to know. And yet they were 'intimate friends.'

CHAPTER X.

In which a particular Pear is left to ripen.



WHEN James Stapleton saw Geraldine complete her twenty-first year without becoming the wife of any one of the several men whom he had regarded as likely to seek her hand in marriage, it struck him that perhaps he had not done well for her interests in keeping society altogether ignorant of her pecuniary expectations. If, on the one hand, his reticence had secured her from the pursuit of fortune-hunters, who would have wooed her for the sake of her money, it might, on the other hand, have deprived of chances of settlement with honourable men to whom the knowledge of her fortune would at most have been only one amongst several inducements for soliciting her in matrimony. The trustee had thought—that her beauty and other natural endowments would have secured her an eligible offer before she had been many months in society “as a come out young lady;” and that when she had accepted a suitor, who had proposed

without any suspicion of the great pecuniary advantages of an alliance with her, it would be alike for the happiness of herself and her chosen partner to discover that she was an heiress. But when months and years passed, and no one sighed to become her husband, the honest surgeon was troubled in his heart, and though conscience assured him of the goodness and rectitude of his purpose, he began to think that he had been overfearful of fortune-hunters, and a bad friend to Bessie's child.

In his discontent with himself and anxiety for Geraldine, he spoke to Hercules Kingsford, asking whether the time had not come when Ger's interests required them to announce to the world that she was what is ordinarily called an heiress. Finding that Mr. Kingsford still shrunk from the thought of publishing the purport of Cornelius Kilderbee's private deed to the Border gossips, the trustee urged that the banker should, for his child's sake, mention to a few discreet friends, who would spread the news in desirable quarters, that Miss Kingsford, on making such a marriage as her father approved, would bring to her husband a far larger fortune than young ladies of her status usually bring to their lords. There was no need that the world should be told about

Cornelius Kilderbee's property, or that Geraldine's fortune should be announced in exact terms. But was it not only fair to her, that some measures should be taken to secure so considerable an heiress all the advantages of her position? It was thus that honest James Stapleton spoke to his old schoolfellow: and in reply, whilst professing the warmest solicitude for his child, Mr. Kingsford implored the trustee not to bring a swarm of fortune-hunters to the pursuit of his darling Geraldine,—the emphatic horror, with which the banker spoke of fortune-hunters and their abominable practices, causing James to recall with a smile the considerations which had decided the speaker to marry Bessie Clayton.

Since his second marriage, Mr. Kingsford had greatly changed his plans for his two children. It was no longer his purpose to make Herrick a soldier: Lady Archer, who from personal experience had learnt something of the dangers of military life to young men of infirm purpose, having drawn such strong pictures of the evils prevalent in regimental society, that she had fairly scared her husband out of his inclination to place his heir in the army. To give the boy a sword and scarlet coat, would be to make him a *roué* and gamester in his teens, a blackleg and drunkard

before he was thirty. Her ladyship's views, gathered from her recollections of her first husband and his associates, were of course unjust to a noble profession, but they availed to fix Herrick's destination for a civil pursuit. It was decided that on leaving Eton the boy should go to Cambridge, and after graduating in that university and seeing something of foreign travel, should settle in the Border,—as the future squire of Coote and successor to his father's position in the Bank.

So also with regard to Geraldine, Mr. Kingsford had altogether altered his wishes for her settlement since the time when he used to hope that she would make a brilliant and early marriage with some member of one of the first Border families, who by *private* information concerning her fortune would be induced to condescend from his higher estate so far as to become the son-in-law of the banker of a small country town.

When James Stapleton urged him to take prompt measures for his daughter's matrimonial settlement, nothing was further from Mr. Kingsford's desire than that she should marry immediately. His career of petty ambition had entailed on him pecuniary expenses which he had never anticipated. Although few persons sus-

pected the fact, and only two persons besides himself knew it, Mr. Kingsford—with all his seeming prosperity and glare of opulence—was a poor man. There was no item in his personal expenditure that could be deemed extravagant or otherwise than strictly justifiable for a man of his reputed wealth: but then his reputed means greatly exceeded his actual resources. He had begun with getting social credit for having received from his father's estate certainly a third more than what came to him from that source. His acquisitions from his Uncle Hercules were egregiously exaggerated. He was erroneously supposed to have gained more than thirty thousand pounds through Cornelius Kilderbee's will. Even by his marriage with Lady Archer, which was for him a decided step towards impoverishment, he was believed to have derived another accession of wealth. For a very vain and ostentatious man, he was not inordinately lavish. Indeed, notwithstanding the habitual amplitude and occasional munificence of his expenditure, he was continually worrying himself how to save guineas, or curtail his outgoings by shillings. In small matters he could sometimes be careful and close even to niggardliness. But in a contest between love of money and love of display, the victory is always

in the long run with the latter: and the more that his love of display was stimulated by his real or reputed successes, each of which entailed on him an increase of expenditure—and by the influence of Lady Archer, on whom he spent a hundred pounds for every five pounds that he had given his first wife,—his love of money for its own sake, at least his love of saving it, became weaker.

Hence it was that whilst the public attributed to him an undiminished growth of opulence, Mr. Kingsford was in fact—a cramped man: of course, not yet absolutely necessitous or hastening to immediate ruin, but a man of insufficient means for the many demands of his showy position. Consequently, on Geraldine's twenty-first birthday he was so placed with respect to his private resources, that if he had had no other reasons for wishing her to remain yet awhile a member of his household, he would have contemplated her departure from Coote Hall with dissatisfaction,—because it was very convenient for him to receive the five hundred pounds per annum which her trustee punctually paid him for her maintenance, and because it would have been *very* inconvenient for him to lose so important an item of his income.

Moreover, there was another reason why Hercules Kingsford did not wish his child to be in haste to marry. Until she should be twenty-five years of age her allowance would be an acceptable addition to his means: but on the attainment of her twenty-fifth birthday, when she would gain absolute possession of her fortune, he would derive still further advantage from her wealth—if she remained single. The affectionate and dutiful girl would ask his counsel for its investment; and so long as his advice was for her benefit, no one could blame him if it was for his own also. Then again, so long as she remained under his roof, she would be in a certain way an addition to the resources of Coote Hall, to the full amount of her income. Should she postpone marriage till the completion of her twenty-fifth year, he would be in a position to make terms with her future husband: whereas, so long as her property remained in James Stapleton's hands, it would be her trustee rather than her father who would decide what course her property should take on the occurrence of contingencies which, however painful, melancholy, or even repulsive they may be, are matters for consideration when the disposal of an heiress's fortune is in question.

It may not be supposed that Mr. Kingsford even designed to restrain his daughter from marriage, or even entertained himself with thinking that it would be very pleasant and convenient for him if she should choose a life of celibacy, and remaining under his paternal care, should throw her fortune into a sort of family hotch-potch with his disordered and diminished resources.

On the contrary, he designed to marry his daughter to a husband of his own choice; and the man to whom he designed to give her was his partner and brother-in-law, Felix Vincent.

In his connexion with Felix Vincent, both as partner and brother-in-law, Mr. Kingsford deemed himself to be very fortunate. Had he not wooed his second wife for her own sake, and deemed himself a rarely lucky fellow in winning so incomparable a woman, he would have tolerated her out of respect to her brother, who, as time went on, seemed to fulfil every expectation of his admirers. For his judgment and devotion to his partner's interests, Mr. Kingsford held Felix in the warmest respect. His capacity for business was demonstrated by the success which invariably attended his undertakings and speculations. Whilst Mr. Kingsford had reason to regret many

grave errors in the management of his affairs—errors which, but for Felix Vincent's prompt and delicate intervention might have resulted in public scandal and humiliation, instead of secret embarrassment—he knew that every one of his partner's investments, projects, negotiations, had turned out well. That Felix used him as a tool, had foisted upon him a penniless wife, and, whilst dexterously contributing to his rapidly growing involvements, was coolly calculating the time which it would take to consummate his ruin in a perfectly legitimate way, were facts that Mr. Kingsford never suspected. All that the senior partner saw of his brother-in-law's actions rendered such suspicions impossible. By the constant exercise of his rare faculties for the conduct of legal and monetary business, Felix had in a few years become a rich man, and bade fair to be in time as rich as any of his Newborough cousins; this was known to all the world. And beyond what the world was cognizant of, Mr. Kingsford had opportunities for testing the reality and magnitude of his partner's prosperity. Moreover, whilst growing richer himself, Felix contrived to impress on his brother-in-law that he was not more solicitous for the prosperity of the junior than for the welfare of the senior partner of Kingsford's Bank.

Under these circumstances it was only natural that Hercules Kingsford should wish to knit Felix Vincent to him by still stronger ties. If Felix should marry Geraldine, his thriving fortunes would become the fortunes of the house of Kingsford. As Herrick's brother-in-law, Felix would be under fresh obligations to aid the family into which he as well as his sister would have married. Moreover, whilst by his daughter's marriage with Felix it was Mr. Kingsford's hope to derive strength in various other ways from his son-in-law's strength, the father had a special purpose in view. It seemed only reasonable that, in consideration of the fortune that would accrue to him from his union with Geraldine, Felix Vincent would modify for his father-in-law's comfort the terms of an arrangement by which Mr. Kingsford had made himself his partner's debtor to a very considerable amount.

Though Mr. Kingsford had not put this plan before Felix, the brother was aware of his brother-in-law's design ; for Geraldine's father had discussed the project with Lady Archer, as a means by which they could repay Felix for the important pecuniary services he had rendered them, and might even induce him to serve them still further in the same way. And as Lady Archer had no secrets from

her brother, she took an early opportunity to tell him of her husband's views respecting Geraldine ; whereby Felix for the first time learnt that Geraldine was an heiress, whose fortune might, with a little dexterous management, be transferred to his hands without any of the vexatious restrictions of marriage settlements.

" I am surprised," Felix observed, without any air of surprise, when he had heard his sister's intelligence.

" To learn that Geraldine is an heiress ?"

" To learn that Kingsford can keep a secret."

" Babblers can be close enough when they are afraid to tell the truth."

" So it appears."

" He keeps other secrets."

" Indeed ?"

" You don't suppose he lets his friends know that he has mortgaged Coote to his brother-in-law ?"

To which question Felix Vincent replied by elevating his eyebrows and smiling with mischievous significance.

" He has never told that secret—even to me."

" Nonsense !"

" I assure you," said Lady Archer, with animation, " he has never breathed a syllable to me

about the mortgage, although he told me about all your other loans.—He would be astonished to learn that I knew about it almost as soon as he had signed the mortgage.”

“His money is safer in my hands than his,—I know how to take care of it.”

“That’s why you are so obliging to him when he wants fresh supplies?”

“Just so, Lotty. You may be sure I shall lend him only what I am sure to recover with interest,—ay, and good interest.”

After a pause, during which Lady Archer played with a vase of flowers that stood on a table of the drawing-room in which she and her brother held this *tête-à-tête*, Felix was asked, “And what do you say to this project for the sale of his daughter?”

“Call it rather a project for buying me.”

“Call it what you will! But say, what do you think of it?”

“I should like to have her money,—but though she is a fine girl, a remarkably fine girl in her way, she is not to my taste.”

“You would rather marry that pert little doll at the Rectory?” ejaculated Lady Archer with asperity,—for Charlotte was jealous of every woman whom her brother admired.

“No doubt,” returned Felix, coolly, “if she had between thirty and forty thousand pounds.”

Whereat Lady Archer tossed her head.

“You need not be angry, Lotty,” Felix continued. “Anyhow I shan’t marry your little pert doll without a penny. And as for Kingsford’s project,—why, Lotty, play with him. Manage him so that he does not bother me about it at present: for I should not care to take her before she has the money in her own hands. Let the pear ripen: and when it has fully ripened, I’ll decide whether I’ll have it. In the mean time I wish to be free as the wind, and less fickle.”

So the pear was permitted to ripen.

And whilst it approached perfect maturity, Lady Archer kept guard over it so that it should be ready for her brother’s hand should he desire to pluck it; and whilst it so ripened—betwixt Geraldine’s twenty-first and twenty-fifth birthday—the reasons increased in number and strength why Mr. Kingsford wished his brother-in-law to become his son-in-law.

CHAPTER XI.

A Culprit Sentenced.

THE time has come to exhibit an aspect of Geraldine's life that, not without a purpose, has hitherto been withheld from the reader's observation.

Whilst Felix Vincent regarded her as a pear ripening for him to pluck, or allow to fall upon the ground, according to his pleasure; and even before it had ever entered her father's head to marry her to his brother-in-law,—Ger knew that amongst the young men of her acquaintance she had one devoted admirer who would long ago have made her an explicit offer if she had not restrained him from a declaration. Yet more, Geraldine was perfectly satisfied in her heart that in due course this devoted admirer would beg her to become his wife. How she purposed to answer this entreaty, when it should be preferred in proper time and form, this chapter will indicate with sufficient clearness by recording that she was fully determined to do nothing that should

draw upon herself matrimonial overtures from any other man.

To this determination of her affections must be attributed that undefinable reserve, that peculiar lack of responsiveness, which, without actually repelling admiration, kept her admirers at respectful distance, and, without bringing upon her a definite charge of coldness, caused the youngsters of the Border gentry to echo Jack Inchball's words, "She's a girl who'll talk with you, and laugh with you, and dance with you; but then—the deuce of it is—she enjoys talking and so on with anybody else just as well." In this judgment, however, the lads of the Border were slightly mistaken; for there was one body with whom Geraldine liked to talk and so on far better than with anybody else. But even to this singularly favoured body, there was nothing in her demeanour that betrayed even to the most vigilant observer any decided preference for his companionship.

This highly honoured young man was James Stapleton's eldest son, Lemuel, for whom Geraldine had never lost aught of the fervour of her early approbation. The mutual understanding and relations of these two young people all the more deserve special notice, because their ex-

ceptional and very peculiar features were chiefly due to Geraldine's influence.

Though neither James Stapleton nor his wife could lay claim to admiration on account of their good looks, they were the parents of a brood of boys and girls who, falsifying a familiar adage, after being comely in the cradle were no less comely in the saddle. The physical characteristics of the father and mother, felicitously counteracting and modifying each other, had resulted in an offspring that, without in any instance being absolutely beautiful, one and all possessed more than an average share of personal attractiveness. And of the five, Lemuel, the first-born, senior to Geraldine by one year and a few weeks, was allowed to be the most liberally endowed with desirable qualities of stature, shape, countenance, and style. Neither so tall nor so burly as his father's son might have been expected to be, he bore a strong resemblance to his sire: and this likeness was all the more remarkable because, whilst it forcibly reminded beholders of what James Stapleton was in early manhood, Lemuel's face contained no element of that angularity and uncouthness which—though they had been greatly softened and partially obliterated by time—still distinguished his father's countenance.

The father and son had the same beautiful eyes: but Lemuel's were seen to greater advantage by reason of their arched and softly-haired brows, and the long, sly, sleepy eyelids, that had a habit of rising and falling with a delicious expression of indolent powerfulness. But far more than in any feature or point of outward form, Lemuel resembled his father in voice,—that deep sonorous organ which was known in Carlton Cross as “the Stapleton voice.”

In other respects the father was reproduced in the son, who was noticeable amongst young men for freedom from vanity and that eagerness for petty personal prominence which very often passes current for honourable ambition. Nor was Lemuel less remarkable for a disposition to magnify others, and a temper of loyal respectfulness to his neighbours,—for each of whom, according to their various degrees of ability and social worthiness, he had an excessive measure of admiration, not devoid of a certain reverence that had its ludicrous aspect. As a boy, he was quick to discover merit in the ordinary folk in the borough, and it used to fill James's heart with glee to hear the enthusiasm with which the lad would declare his approval of a clever carpenter or cunning blacksmith. At school, Lemuel was never heard

to speak a disrespectful word of any usher who was "up to his work," however unpopular the usher might be in the playground. At St. Antony's Hospital the students used to laugh, and say of their well-liked Lemuel, "Lem thinks well of every one: he has a sort of respect for the beadle at the lodge:" by which jocose description of one of their friend's distinctive qualities, the St. Anthony's men were guilty of no injustice to Lem Stapleton, who had such an outspoken respect for persons above him in station and privileges, that he would have run risk of being thought a toady to men in power, had he not been just as ready to render meet homage to his social inferiors. A fine simplicity and ingenuous credulity marked his regard for the noblemen and great gentry of the Border shires; for magistrates in their various degrees, and all men put in authority; for the mayors of his native borough; for Mr. Kingsford, who, in Lem's opinion, received only his due when he was honoured with his public dinner and testimonial; and for every person—whether he wore broadcloth or fustian—who from any point of view was worthy of respect.

After passing some years in the classes of the Fen-Ditton Grammar School,—then and still the first school of the Border Counties—Lemuel

became a pupil in his father's surgery, where, during the eighteen months that intervened between his removal from Fen-Ditton and his entrance at St. Anthony's Hospital, London, he did a good deal of hard work as a dispenser of medicines, made a sort of bowing acquaintance with pharmacy, and got up a little loose information concerning the structure of the human body, the anatomy of inferior animals, and the elements of substances.

It was during these eighteen months that Lemuel conceived his grand passion for Geraldine,—whose playmate he had been, with almost unrestricted intimacy, from the time when they were taken to daily reunions under charge of their nurses. As schoolboy, and girl in the school-room, Lemuel and Ger had been fast friends, living in that state of cronyship which is sometimes described as condition of thickness identical with the thickness of thieves. But until Lem was about to leave Carlton Cross and commence his student career in London, it had never occurred to him that he was over head and ears in love with Ger, and would be miserable for life if she should take it into her sacred head and heart to become the wife of any man but the boy who had the audacity to dream about her charms, when

he ought to have been concentrating all his mental powers on the study of Sir Astley Cooper's lectures on Surgery.

No youngster of country-town birth and training prepares to leave the scenes of his boyhood for a residence at any one of our principal seats of learning, without a lively sense of the importance of the step which he is about to take, and without a tendency to exaggerate the probable results of his departure and absence from old companions and haunts.

A fear came over Lemuel that during his first year in town some suitor would make such advances in Ger's good graces, as would render it very unlikely that she would listen graciously to prayers and supplications uttered at the feet of her divine loveliness by any student of St. Anthony's Hospital.

The effect of this fear was that he decided to take a bold step, before he set out for London.

Coming upon Ger under her favourite copper beech, beneath whose branches the reader saw her several years since conning a work of military biography, Lemuel went straight to the point.

"Ger, I have come to bid you good-bye. I'm off to-morrow."

"To-morrow?" exclaimed Geraldine with a

satisfactory tone of disappointment. "Why, Lem, your papa told me only yesterday that you would not start till Monday."

"Yes, but he has altered his mind: and I am off to-morrow. So I have just come to say that I do hope, Ger, you wont forget me while I am away."

"Forget you!" responded the girl, opening her big eyes to the fullest capacity of her eyelids. "Why should I forget you in a few months?"

"Some one, perhaps, will come and ride about with you, and make himself agreeable to you, when I'm away."

"And what if some one does?" in all simplicity inquired Ger, who did not see the drift of her old playmate's puzzling words.

"Why, just this, Ger!" Lem blurted out—"if anyone does all this, and you like him as much as he wishes, and promise all that he asks, I shall never again hold up my head. You mayn't think of me now as a schoolboy, a mere playmate. I am a man, with a man's heart, and that must be my excuse for daring to risk your anger, and asking you *not* to bind yourself in any way, *but* to remember that I love you, Ger, with all my heart, and soul, and strength."

To which declaration Geraldine responded in

the most collected manner, with alternate sadness and displeasure, scolding her old playmate in the prettiest of fashions, but with such manifest sincerity that Lem dared not do otherwise than accept his punishment with meekness.

“You *are* a schoolboy, Lem,” answered Ger, “and what is more, you are a foolish, hot-headed schoolboy. If you were a man, with a man’s head and a man’s self-command, you would see how wrong it is for you and me to talk about love, and would be able to control yourself from such silliness and downright wrongness. Is a girl of my age a fit person to talk to as you have just now spoken to me? You call yourself a man: if you were a man, you would have known that I am a girl, with a governess over me, and a papa to whom I ought to report your conduct. I have always liked you, and, though I am very angry with you just now, and feel that you have behaved very badly, I always shall like you! And now you have put an end to our old friendship!”

The tone of sadness in which the last words were spoken affected Lemuel even more than Ger’s previous indignation.

With unaffected contriteness Lemuel said, “You are quite right, Ger. I have been wrong, and I have behaved like a hot-headed schoolboy.

And I honour you for the way in which you have answered me. But—but do say you forgive me, and that our old friendship is not at an end.”

For twenty seconds Ger averted her face.

“Do forgive me, Ger,” Lem pleaded.

“Yes, Lem,” she answered, relenting towards the offender, “I’ll forgive you, and this foolishness of yours shall make no difference between us, on one condition.”

“I promise—I accept!” Lemuel exclaimed eagerly.

“Now, here is your punishment,” continued the young lady,—“give me your hand.”

To this part of his punishment Lemuel submitted cheerfully.

“Promise me with your hand in mine,” said Ger with impressive solemnity, “not to repeat a single word of *this nonsense*, or to do anything to remind me of it, until you have passed all your examinations.”

With due formality Lemuel promised.

When the promise was made Ger gave a sigh of relief, and added, “There, now I’ll allow you to kiss my hand: but, then, you must go away instantly.”

Having availed himself of Ger’s merciful per-

mission with passionate fervour, Lemuel retreated from the vicinity of the copper beech, and went into the Hall to pay his valedictory respects to the newly-married Lady Archer.

In the evening he was sitting in James Stapleton's consulting-room, when James entered and throwing a small packet on the table said, "There, Lem, that's for you. I was at Coote Hall just now, and Geraldine gave it to me for you. It's a little keepsake which she gives you on your leaving home. I told her she might never give you another such present, for she is no longer a child."

"Thank you, father," said Lem, blushing from his shirt collar to the roots of his hair, as he seized the packet, that contained a card-case which Ger's fingers had embroidered.

When the youngster in the privacy of his room kissed the ornate card-case, he began to feel that, notwithstanding Ger's scolding, he had made a good morning's work.

CHAPTER XII.

Wherein Lemuel walks his Hospital.

THOUGH Lemuel's life in London did not differ greatly from the life of any ordinary medical student of his date, whose liberal allowance enabled him to indulge moderately in pleasures suitable to his age, whilst his main object was to acquire a sound knowledge of his profession, it bore scarcely any resemblance to those caricatures of student life which Albert Smith's humorous pen had induced many persons to accept as truthful sketches of the ways and manners of young Englishmen studying medicine within the walls of our London hospitals.

Amongst his fellow-students at St. Anthony's Hospital there no doubt were a few youngsters whose levities and riotous follies seemed to justify the Alpine climber's grotesque delineations of the companions of his earlier years: but they were the scapegraces and black sheep of Lemuel's college, forming by themselves a small "set," from whose members the great majority of St.

Anthony's men held themselves aloof. And while we are at pains to guard Lemuel from an imputation of the coarse conviviality and vicious practices which, whatever may have been the case in past generations, certainly have not generally characterized the lives of medical students in these later years, justice requires it to be made clear that he was not less innocent of priggism and stilted respectability than guiltless of noisy dissipation and fastness.

Occupying rooms within the gates of the hospital, he was a centre of the social life of the students who made St. Anthony's their home as well as a resort for professional observation and study. No man of the little college of residents was more hospitable to his equals or more inclined to seasonable festivity : and in those pastimes with which the junior members of his school varied their graver pursuits he distinguished himself by zeal and prowess. Whilst he is allowed by St. Anthony's men to have been a clever practitioner with sparring gloves and foils, and one of their best racket-players, all his contemporaries concur in attributing to him the revival of their Hospital Cricket Club. Nor were his diversions and acquaintances always found within the circle of his professional compeers. Coming to town with

better introductions to general society than are usually possessed by medical students, he had the *entrée* to several good houses in the Western quarters of the town, where he made himself so favourably known as an agreeable companion and efficient waltzer that during the London seasons of his student period he had more invitations to balls and lawn-parties than his professional engagements and responsibilities permitted him to accept.

But notwithstanding his sociable propensities and his abundance of means for their indulgence, Lemuel contrived during the course of each session to get through a good deal of work in a sober, steady, unboastful style. In his pleasures there was no element of intemperance that disqualified him for systematic exertion or inclined to shirk any part of his daily routine of study. Consequently each of his days saw him make an onward step; so that towards the close of his first year he was known both to the teachers and students of St. Anthony's as a sound man, who, without possessing any remarkable powers, was likely to take a good position in his profession by conscientious work and by sterling merits, that would be advantageously presented to the world by his good address and manliness of bearing. So, alike with the pupils and lecturers Lemuel became

very popular: and being thus popular he was treated by seniors scarcely less than by juniors with that sort of sociable respectfulness which, when exhibited to a young man of the right sort, inspires him with wholesome self-confidence, but with no breath of self-conceit or arrogance.

All which was very agreeable to Lemuel. Pleasant also was it to the boy on first joining St. Anthony's to learn the respect in which his father's name was held at the hospital—where the Stapletons of the eighteenth century were wont to qualify themselves for medical practice, long before the law required our rural practitioners of surgery and physic to pass through a definite course of study and hold the diplomas of competent examiners. For several generations the Stapletons had been associated with St. Anthony's; and though he was "only a country doctor" our friend James had strengthened the connexion of his family with his loyally respected hospital by contributions to its Museum, and papers to its "Reports" concerning that operation in certain cases of a dropsical malady, for originating which mode of surgical procedure the surgeon of Carlton Cross was fitly rewarded with the Fellowship of his college, and commendations from many of the foremost leaders of his profession.

Lemuel's clear complexion was crimsoned with pride and hot pleasure, and his eyes displayed their brightest fire of generous exultation, when for the first time he heard the most distinguished lecturer in St. Anthony's school allude to "Mr. Stapleton's well-known operation." The occasion was all the more trying to Lem because, whilst all the students turned their eyes on him, the lecturer added with characteristic kindness, "Of which masterly operation I will not speak with all the enthusiasm which its contemplation necessarily rouses in the mind of every true surgeon, but will merely observe that though the *most* important, it is not the only *very* important service that has been rendered to our profession by the father of a gentleman who, as a student of this hospital, has already raised hopes that he may become as distinguished a man as his sire." Which words, delivered from the lips of no less a man than her Majesty's Serjeant-Surgeon, Sir Benjamin Lorrimer, had such an effect on Sir Benjamin's auditors that they forthwith gave three cheers for Mr. Stapleton of Carlton Cross and three more for the Serjeant-Surgeon, who, mighty man though he was, could discern merit and extol it in a country practitioner. And though perhaps the uproar of this demonstration

would have scandalized any don of Oxford or Cambridge who had heard it, and would have caused him to make disparaging remarks on the incorrigible turbulence of medical students, there are other persons who will think that its generous impulsiveness and sincerity amply atoned for its disregard of severe academic decorum.

After lecture, whilst most of the men, according to their wont on sunny days, were standing about the doors of their museum and library, the chat of "the corner" happening to touch upon Lemuel's sudden withdrawal to his rooms, whither he had hastened to conceal his excited looks and perilously bright eyes, Mr. Martin Smithers—known amongst students as "Malignity Smithers" and "Sneak Smithers" for reasons not forgotten by his contemporaries at St. Anthony's—was so imprudent as to observe, with his most offensive drawl, "Yes, old Ben knows as well as most men which is the buttered side of his bread, and he's always uncommonly civil to anyone who is likely to help him to more butter." "Indeed!" said Sam Hawkshaw, pugnaciously. Continued Mr. Smithers (who, by the way, notwithstanding his familiar mention of "Ben," was very careful to give impressive sonorousness to the Serjeant-Surgeon's title whenever he was in that

great man's presence) : " Well, I happen to know that old Stapleton of Carlton Cross, Lem's dad, you know, is always calling Ben down to his country patients. Lem's dad has lots of swell patients and no end of a big practice for a country G.P.; and he is always having old Ben down, and gives him his hundred guineas for the run. So it is not so wonderful that Ben should think highly of Mr. Stapleton of Carlton Cross."

Whereupon Sam Hawkshaw, addressing Mr. Smithers's thirty or forty listeners, said, " I say, my boys, we wont stand this. It's an insult to the whole profession. Don't you think we ought to bonnet ' Sneak Smithers ?' "

And forthwith Sam Hawkshaw's suggestion was unanimously adopted, and so effectively carried out that towards the close of the day, when Mr. Smithers had recovered his equanimity, he saw clearly that there was no other course open to him—but to buy a new hat.

Towards the close of his first year in town, Lemuel, together with most of the fairly studious men of his standing, went in for the hospital examinations, though he did not nurse the faintest hope of carrying off the Freshman's Scholarship, or either of the medals, or even the Anatomical Professor's present of books. The distinction of a

respectable place in the class-list, and a certificate on vellum of his examiners' satisfaction with his papers, were the highest rewards that Lemuel's modesty permitted him to think within his reach ; but the event of the examination justified the encouragements of his friends who had predicted that " if he hadn't the luck to be first, he'd make an uncommonly good second." There was excitement in Carlton Cross when it was announced in the borough that Lemuel had gained a scholarship and gold medal at St. Anthony's : and this excitement was repeated more than once before James Stapleton's son was duly qualified to discharge the functions of his beneficent profession. For both in his hospital and in the medical side of the London University, Lemuel carried off most of the not weighty honours for which the regulations of those learned societies invited him to compete with his contemporaries. And this success came to him, not because he was a brilliant or extraordinarily clever fellow, but because it was his rule and habit to spend his mornings in well-directed industry. In his time there were sharper and quicker men than he at St. Anthony's, and men who were his intellectual superiors in every respect save mental sobriety and definiteness of purpose ; but sharpness and quickness,

though valuable qualities, are not sufficient of themselves to ensure a student's success in a long race with men of less showy endowments. Hence it happened that Lemuel carried away the prizes of his school, to the surprise of not a few spectators, who were puzzled by the success, which no one grudged and even Mr. Smithers forbore to disparage.

It was not till some months had elapsed after he had fairly closed his student course with the attainment of his surgeon's diploma and M.B. degree, that Lemuel reminded Geraldine of the promise which she had extorted from him under the shadow of the copper-beech.

"Some years since," observed the young graduate in medicine, standing under the branches of that same beech, and bending before Geraldine, whom he found in her old haunt, "here on this spot, beneath these same boughs, you told me not to press upon you a hope until I should be a man and you a woman. Ay, more, you made me promise not to renew a petition which I had made prematurely and unseasonably until that time should come. Do you remember?"

The question was answered by the blush that leaped to Ger's face; but replying with words also, she said, "Before your step roused and

startled me, I was thinking about your promise, and how well you had kept it."

"Too well?" enquired Lemuel, eagerly. "Encourage me by saying that I have kept it too well,—too long. Make me know by a look that you would rather have had me break silence sooner, at least that I do not pain you by repeating my old prayer now: and then I shall have courage to tell you all that it has cost me to obey the cruellest order that it was in your power to put upon me.—May I go on?"

With a trembling voice, that was neither a whisper nor louder than a whisper, Geraldine said, "I do not tell you to leave me."

In another minute, had no disturbing influence broken upon this *tête-à-tête*, Lemuel would have put a question which in her heart Geraldine had for months been longing to hear,—which she had for years been secretly assured would sooner or later be put to her,—which she was fully determined to answer in a manner acceptable to its putter. But the position was so exactly made for a disturbing influence, that no one who likes to see the most made of a position would care to hear that no interruption occurred.

"Here, Lem, I want you!" exclaimed a loud voice at a distance of some ten yards from the

copper-beech which imperfectly concealed the two lovers.

“Confound it!—What can my father want?” ejaculated Lemuel, who had never before felt a sentiment so nearly akin to displeasure on receiving a summons from his father. Then resuming his usual voice he added in a louder tone, “Yes, sir; what is it?”

“Make haste to Jackson’s farm at Hartismere; there has been a bad accident with the steam threshing-machine. You’ll find Miller there; but I must lose no time in pushing on to Cheriton. You have the roan cob here, haven’t you?”

“Yes, the roan cob.”

“Then be off, Lem. You needn’t stop at the surgery, for Miller has provided himself with everything that you are likely to want. I’ll be with you as soon as I can.”

“All right, sir,” exclaimed the younger surgeon, who, now that he recognised the urgency of the case that had interrupted him at a critical moment, hastened across the lawn with alacrity to mount his cob in the yard of the Coote Hall stables.

Another minute, and Geraldine heard the hoofs of the roan nag cantering along the road towards Hartismere. Yet another minute, and her ears caught the sound of James Stapleton’s

sulky wheels spinning away in the direction of Cheriton.

Considering the cause of the interruption and the reason of her lover's departure Geraldine could not be angry with him for leaving her : but she thought it would have been more satisfactory for Lemuel as well as herself if James Stapleton had appeared on the scene just two or three minutes later.

CHAPTER XIII.

A Question of Honour.

HAT James Stapleton saw more of the real nature of the interview which his unexpected appearance at Coote Hall brought to so abrupt a termination than Lemuel at the time supposed, may be learnt from the opening of a conversation which Geraldine's trustee held with his son, before another night had passed.

"I disturbed you and Geraldine this morning when you would rather have been left to yourselves," observed James, when he and Lemuel were closeted in the consulting-room after each of them had made a day's hard work.

"She was under the beech, but I did not think you saw her," answered Lemuel, smiling as he felt that the time had come for him to state his intentions respecting Geraldine to his father.

"Indeed?—I have eyes."

"You did not speak to her, or seem to notice her——"

"So you thought the branches of the tree altogether screened her from my sight?"

"Exactly."

"You were mistaken, Lem: for though I played neither the eavesdropper nor the spy, before I called to you, I saw enough to decide me not to embarrass her by showing that I beheld her."

"You were very considerate, sir. I could almost wish that your consideration had extended a little further, and caused you to refrain from arresting my attention for a few minutes longer. Another sixty seconds and you would have witnessed the interesting spectacle of your son dropping on one knee to Miss Kingsford,—I believe ladies are sought, even as kings are served—upon the knee."

"I shouted when I did, and as loudly as I did, to spare myself the pain which such a sight would have occasioned me."

"The pain, father?" replied Lem, with a look of surprise and perplexity. "I don't understand you."

There was a pause of a minute, during which the father and son regarded each other intently; the latter eager to hear more, the former uncertain how to proceed.

"Lem, there is no distance between us," said James, with a deep melody of tenderness in his voice, "as there sometimes is between father and son. I made myself a boy when you were a boy, so that your heart might come closer to mine; and now that we are men together, nothing counteracts the love and pride that we cherish for each other. Tell us all about it."

"There's nothing to tell, father—nothing that words can tell—nothing that you don't know already," Lem answered, with corresponding emotion. "You are made like me, head and heart, muscle and nerve: my breast is open to you: it never had more than one secret from you, and that is no longer withheld from you. I love Geraldine, and should have asked her this morning to be my wife, if you had not broken in upon us. Now you know all about it. I can say no more."

"Is this a new fancy, Lem?" inquired James Stapleton, with undisguised trouble and anguish in a countenance that was at the same time eloquent of concern and sympathy.

"A fancy? oh, sir, don't use that word!" Lem quickly protested. "The passion of such a man as I am is no mere fancy."

"'Twas a wrong word, Lem—a poor, insulting,

impotent word," responded the father with generous fervour, "and I beg your pardon for applying so idle a name to your love for Geraldine. But tell me exactly how you are placed with her—how far matters have gone between you—how long it is since this love of yours had its birth."

To which entreaty Lemuel answered at great length and with a flood of manly, simple, pathetic speech that filled his hearer's heart with a tempest of generous emotions. Every particular of his love's course, from the day when Ger had enjoined him to be silent to her concerning his passion for years, Lemuel laid before his father,—telling how throughout his life in London, amidst the distractions of study and new society and various pleasures, he had preserved his purpose to win her love: how during that whole course of years he had never laid his head upon pillow for nightly rest without having asked God to guard her, and make him in some degree worthy of her, and so to order their lives that they should eventually unite and become one life: and how, though he had scrupulously obeyed her request, and observed his promise of silence throughout that series of years, Geraldine, in language that is not made of words, had declared her recognition and acceptance of his homage, and,—

while thus declaring her respect for the fidelity, and her responsiveness to the fervour, of his affection,—had encouraged him to persist in that forbearance from speech which she had enjoined upon him.

“She *must* be mine, father,” exclaimed Lemuel, closing his lengthy communication with an increase of fervour which inspired him to clutch with his right hand the part of his waistcoat that covered the region of his heart,—the energy and somewhat ludicrous uncouthness of which movement may be defended on the ground that the action was both natural and dramatic ; “for you see, I have loved her with all the fire and fierceness of my heart—and to the veriest depths of my life. Don’t you understand, sir ?”

“Understand you !” answered James Stapleton, with a voice that accorded with the brilliance of his eyes. “I understand you. I know all about it !—Lem, boy, that’s how I loved when I was your age !”

“What, sir,” asked Lem, with a touch of true lover’s egotism, again clutching his waistcoat, “did you so love my mother ?”

A blush crossed James’s broad face, as this question struck home : and for a few moments he was inclined to let it pass unanswered ; but a

feeling that the fulness of Lem's confidence merited corresponding unreservedness from his father, uniting with the perfect and strongly excited sympathy which Lemuel's statements had occasioned, decided James to communicate to his boy the secret of an old romance and sorrow on which Time, and Death, and a good wife's Love enabled him to reflect without bitterness or resentment, if not without sadness.

"No, Lem, I did not love your mother so," answered the father, with an impressive tremulousness in his strong voice, "though Heaven knows there is no human love too lofty, no human devotion too enthusiastic for her deserts. But your mother was not my first love. For years, just as you have loved Geraldine, I loved her mother; and when my suit proved vain, and she gave her hand to my friend Kingsford,—but—but—there is no need to say more. All men have to suffer! Let us hope, Lem, you won't suffer as I did! There,—let it go."

"Oh, sir," implored Lemuel, "say no more,—*do* let it go." And as he made this entreaty, an impulse of filial love—towards the father who was so gentle in his home, so kindly to the world, so sublimely pure of selfishness, and so grandly simple in his ways and aims—caused the son to

spring to his feet, and put upon his father's broad forehead a salute which he had not ventured to give it for many a year.

"Oh, God bless you, sir!" ejaculated the son, putting his hand reverentially on James's grizzled pate. "What a rare man you are!—there never was your equal!"

For a brief minute, whilst his locks were stroked by Lemuel's hand, James averted his face, so that the wetness of his eyes should not be visible to his boy: but this concession to emotion was no sooner made than he recovered his self-command so far as to say, "But let us be calm, Lem, and behave in our usual fashion, for we have much to say to each other—or, rather, I have much to say which you must hear."

Having waited till Lemuel had resumed his seat, and had indicated by his air that he was prepared to be an attentive listener, James Stapleton proceeded to give his son the whole story of Cornelius Kilderbee's private disposal of his estate, and all the circumstances of his own confidential relations with Geraldine's parents.

"It has lately been much upon my conscience," said James, towards the conclusion of his statement, "that I have failed in my duty as her trustee in not publishing her wealth to the world.

If she were known to be the heiress that she is, there can be no doubt that she would be sought in marriage by men—not fortune-hunters, but honourable gentlemen—whose worst fault is their possession of ordinary worldly prudence—who under existing circumstances would not think of making her an offer. My policy of silence has succeeded too well: for whilst it has preserved her from the pursuit of fortune-hunters and mere mercenary lovers, it has doubtless deprived her of many chances of honourable, and in every respect eligible settlement. My conscience assures me that I did right in the first instance: but I am by no means so sure that I was right in consenting, as I did consent, to Kingsford only a few months since, to persevere in this course of secrecy till she should in the natural course of things be mistress of her own fortune. But who will believe that I acted conscientiously, and without a sordid motive, if my reticence results in my son's marriage with so great an heiress—anyhow in his acceptance by her—before she has obtained the control of her estate. Everyone will say, everyone will be justified in saying, that without regard to her interests, I—her trustee—conspired to keep her in ignorance of her true position, and to shut her out from all chances of superior

settlement in life, in order that her fortune might become my son's. Ay, more,—the imputation of dishonour would cover you ; there would be a blur of shame on your reputation ! it would be thought that you had conspired with me thus to circumvent and entrap an heiress. I question whether Kingsford himself, notwithstanding all the facts of the case, would not accuse me of having been actuated throughout my trusteeship by a selfish and abominable purpose.—Now, Lem, this must not be.”

“ No, father,” echoed Lemuel, stoutly, “ this must not be.”

“ *Your* honour.”

“ Dear father, be generous enough to let me think only of *your* honour——”

“ You shall, Lem, think only of mine,—for in this matter your honour and mine are identical. —*My* honour, then, must be above suspicion. It may not be called in question by—my old friend, enemy, old forgiven enemy, Hercules Kingsford—or by the world. Already you have done far more towards Geraldine than you would have done had you known her circumstances. But till she has attained full possession of her fortune and rights,—until I have ceased to be her trustee,—you must say nothing that shall have the

effect of binding her to become your wife. When she is five-and-twenty and her affairs shall have altogether passed out of my control, she and her father may please themselves as to whether they will continue to keep society in the dark concerning her fortune. But it may not be said that you or I—both or either of us—stole a march on the sleeping world, and kidnapped the heiress whose interests I was peculiarly bound to do my utmost to guard and promote.”

“You are right, father,” Lemuel answered, resolutely, when he had looked all the facts steadily in the face, “and until her fortune has been paid to her for six full months, she shall not bind herself to be my wife.—Honour is a sacred thing, and no less delicate than sacred.”

The quiet decision with which these words were spoken, and the resoluteness of the speaker’s countenance, from which a succession of strong agitations had taken some of its habitual colour, caused James Stapleton to take his son’s hand, and say emphatically, “Lem, you’re a rare fellow. Ah, if I had been such an one as you, I should not have made love to Bessie Clayton in vain.”

“In which case, sir,” returned Lemuel, with a humorous smile, “you would not have had this rare fellow for a son.”

“True, Lemuel,” answered the father, with a solemnity that rather troubled Lemuel, whose last words were intended to raise a smile on the face of Geraldine’s trustee; “but you are only one of the many blessings that have come to me from your mother whose love has glorified my life. Be proud of her, Lem—be very proud of her.”

CHAPTER XIV.

Confidence within Confidence.

EMUEL'S conference with his father was followed by a decision which exercised a larger influence on his future fortunes than any resolution which he had previously formed with regard to his professional career.

Such successes as had attended his progress through the medical schools would of themselves inspire most young surgeons with a disinclination for the poorly-requited labours of country practice, and with ambition to achieve name and position in the highest rank of their profession. But hitherto Lemuel had never thought of entering the lists with those of his contemporaries who aspired to the honours and emoluments of metropolitan eminence. Throughout his student-career he had looked forward with contentment to the time when, on completing his education, he should return to Carlton Cross to be his father's coadjutor, and live in

close fellowship with the people of his native town. So thoroughly were his desires bounded by the prospect of such fortune and social importance as would naturally flow to him in this unambitious path, that it had never occurred to him to debate whether he could not do better for himself by settling in London, and endeavouring amongst a crowd of competitors to force himself into notoriety as a physician or pure surgeon.

Little disposed to think about himself, he was even less inclined by nature to make personal advancement a chief object of pursuit. Habit also was potent with him ; and from early boyhood it had been his habit to think of himself as the predestinated successor of those Stapletons who for more than two centuries had been the wise and sufficient medicine-men of the old borough. Had he been aware of Geraldine's worldly endowments, he would perhaps have conceived it to be due to her, and therefore incumbent on his honour that, when inviting her to become the sharer of his fortune, he should offer her a loftier position than that of a country surgeon's wife. But no better informed than her ordinary acquaintance concerning the wealth that would devolve upon her, he had never regarded her as placed so far above him that he could not woo

her on a ground of perfect social equality, until he had raised himself above the position in which his father moved.

But the aspect of the case was changed.

Whilst his father's revelations rendered it imperative that he should postpone his first declaration to Geraldine yet a few years longer, they also seemed to enjoin that he should withdraw from Carlton Cross, where his residence and necessary intercourse with the Coote Hall family, however guarded he might be in his demeanour to Geraldine, would inevitably confirm his influence over her, instead of leaving her as far as possible free to accept any overture of marriage that might be made to her from any other quarter. And having decided to relinquish his intention of settling in the borough as his father's partner, it was only natural that he should consider the propriety of seeking professional employment in the metropolis, where, even to his modesty, it appeared that he was qualified to make a respectable success. In favour of this plan was the consideration, that if he should be so fortunate as to establish himself in one of the higher grades of London practice, no one could say that even so wealthy an heiress as Geraldine would lose caste by becoming his wife.

Under these circumstances, instead of acting upon a previously-formed resolution to decline a proposal which had recently been made to him by Sir Benjamin Lorrimer, Lemuel wrote to the Queen's Serjeant-Surgeon that he would accept the vacant post of anatomical demonstrator in the St. Anthony's School, which Sir Benjamin had been empowered to offer him. And having thus arranged to attach himself to the tutorial staff of his hospital on the opening of the next winter session, Lemuel determined to spend the intervening months in study at the hospitals of Paris and Vienna.

The announcement that he had started for the Continent, and had decided to seek practice in London, occasioned no small amount of astonishment and perplexity to Geraldine, whom, only a few days earlier, he had entertained with a statement of the pleasure with which he looked forward to permanent residence in his native borough. What could have caused so sudden an alteration in his plans? Why had he accepted the post at St. Anthony's, which he had so fully determined to decline? Above all, why had he left the Border so abruptly, without taking formal farewell of his friends, or indicating to her the considerations which caused him to defer

the declaration of love, which she knew right well he was on the point of making when their interview beneath the copper-beech was so suddenly terminated? Ger's inability to answer, or suggest any answer to these questions, might well have given rise to vexation, anger, suspicion in her breast; and it forcibly illustrates her unreserved faith in his honour, goodness, and devotion, that Lemuel's departure never for a moment made her question the rectitude of his conduct.

"Lemuel has left us very unexpectedly," she took an opportunity to say to James Stapleton.

"Very unexpectedly; but the reasons which decided him to take a step that has naturally caused some astonishment to his friends, are good and ample reasons," returned James Stapleton, trying to speak with an air of comparative indifference.

"I need no assurance that what he does is what he ought to do," rejoined Geraldine, with unusual gravity, as she trustfully put her hand upon her old friend's right arm. "Lemuel is a man whose motives are not to be questioned by anybody. Whatever he does must be right."

"My dear, you only do him justice. He is a good boy—who has never given me a single moment's anxiety."

Having uttered which response in a tell-tale voice, James beat a hasty retreat from Ger, fearing that if he remained any longer in her company, he should be betrayed, by sympathy for her perplexity and by admiration of her brave fidelity, into acting the part of a mediator betwixt her and her lover.

Having thus escaped from Ger, James Stapleton, pursuing the only course which seemed open to his honour, sought an interview with her father, whom he had the good fortune to find alone in the library, where, in his capacity of magistrate, the Squire of Coote was accustomed to receive policemen, and impress petty culprits with a sense of his high judicial dignity.

"Ah, Stapleton, my old friend!" exclaimed the banker, rising to welcome his visitor. "Come in—take a chair—what is it? I am enormously glad to see you. And is it business, or only a friendly call?"

"Well, Kingsford, it is both," returned the surgeon, with something in his voice that made Mr. Kingsford's heart beat faster than usual. "I am a friend, but my object here just now is to speak to you about a very important piece of business. Shall we be alone?"

"Certainly—certainly," answered Mr. Kings-

ford, moving hastily to the door and turning its lock.
“*There*—now, no one can disturb us. Well, my dear fellow, something has gone wrong with you?”

No one, who had known the two men at the date at which this story commenced, could have seen them now in the Coote Hall library—confronting and addressing each other—without noticing how differently time had dealt with the two schoolfellows, acting upon the originally slight figure and mobile face of the one so that he presented the appearance of a spare, sharp-featured man, far older than his actual years,—and softening the outlines of the other’s shape and countenance so that they were almost entirely relieved of the awkwardness and uncouthness which distinguished them in early manhood. There were other new points of contrast. Whilst years had made Mr. Kingsford a white-headed man, whose eyebrows and whiskers were no less bleached than the hair of his crown, the colour of James Stapleton’s locks was a dark iron-grey. Though the master of Coote Hall still walked with a quick, elastic step, and exhibited in his set of head and upward look his old disposition to make the most of his physical and social stature, his shoulders showed a tendency to droop, and displayed the first indications of

senile roundness. On the other hand, James, save that his broad shoulders had gained some curves that corresponded with bolder curves of his girth, seemed in every outward respect a haler and more active man than he had been at any previous period of his life. But of all their many points of external difference, nothing more strikingly distinguished Mr. Kingsford from his friend than that look of unrest—that traitorous air of eagerness and morbid excitability—which in the later years of his life made shrewd observers think that the banker had some secret cause of trouble.

This treacherous look—at the same time expressive of timorousness, defiance, and suspicion—was strongly noticeable in his thin, white face, as James Stapleton proceeded—"I have made a discovery which very nearly concerns your peace of mind; and I take an early opportunity to enlighten you. That I would have informed you sooner of a matter that cannot but affect you deeply, if I had conceived even a suspicion of what was going forward, you can need no assurance—you, who know how consistently I have endeavoured to promote your interests."

Thus speaking, James took a seat, and having waited till Mr. Kingsford was likewise seated,

was about to divulge his secret, when his companion blurted out, "My interests? What do you mean? What the deuce do you know about my interests? For Heaven's sake, Stapleton, be quick; you excite me."

"You are aware that Lemuel is off for Paris?"

"Yes; Lady Archer told me yesterday. I wish him all the luck—all the luck he deserves. But how does that affect my interests?"

"You know also that he has decided not to become my partner?"

"True," answered Mr. Kingsford, suddenly becoming calmer as it grew clear that James's information, whatever it might be, could not relate to a matter which had for several months caused the banker acute anxiety. "And the young man is right not to stick himself down here, where it is utterly impossible that he could under any circumstances make himself a bigger man than his father. Why, Stapleton, when we were boys I told you to stick to London. If you had taken my advice, you would by this time have been a baronet—and a richer man than I am."

"Fudge!" roundly ejaculated James Stapleton.

"But," urged Mr. Kingsford, "how does your son's conduct affect my interests?"

"You have a daughter of a marriageable age," James suggested.

"Mercy upon us! you don't mean it?" exclaimed the banker, bouncing up out of his arm-chair, and then no less spasmodically falling back into it,—“you don't mean to say that he has fallen in love with Ger?”

In reply James nodded his head.

"You don't mean to say," continued Mr. Kingsford, "that he has made her an offer, and been refused? and that in pique and dudgeon, and all that sort of thing, he has thrown up Carlton Cross and your offer of a partnership? No, no; that can't be. Lemuel is not the young man to go off in that fashion because my daughter has said him 'No.'"

"Listen; and I'll tell you what I *do mean to say*," returned James Stapleton; and seeing that Mr. Kingsford had composed himself to listen, the surgeon, with more clearness than brevity, put his friend in possession of all those facts respecting Lemuel's love for Ger, which there is no need to re-state for the reader's sake.

"'Pon my honour, Stapleton!" exclaimed Hercules Kingsford, with an appearance of enthusiasm, and doubtless with some sincerity; "Lemuel has behaved most honourably—and you

have behaved in this matter just as you can't help behaving in a matter of delicacy. And you do really mean it; that even if I saw no objection to this match, and were to signify my approval of it to Lemuel, you would not like him to make his offer and bind her to be his wife, until she should have come into possession of her fortune?"

"Or been announced to society as an heiress, under such circumstances that no one could say he had taken her at a disadvantage."

"Well, you really mean that?" inquired Mr. Kingsford, with a tone of mingled admiration and incredulity.

"I always mean what I say," responded James, with a bluntness and thoroughness of intonation that heightened his friend's satisfaction with this newest display of what Mr. Kingsford used to call with contemptuous approbation, "Jem Stapleton's Quixotic sense of honour."

"Now, James, let me be frank with you—let me treat you with the frankness which your noble conduct and your son's honourable action in this business deserve."

Having thus declared his intention to adopt a policy of frankness, Hercules Kingsford, who had rapidly turned it over in his mind how he could

derive the greatest amount of personal advantage from his friend's candour and unsuspicious temper, made the first move in a game that was as mean and dirty as any of the numerous paltry games that he had played with men less cautious or more scrupulous than himself.

"Of Lemuel," observed this guileless speaker in his most gracious style, "it is needless for me to say that I entertain the highest possible opinion. He is a young man of unusual intellect, perseverance, character: even without the assistance of his many higher qualities and endowments, his tact and personal style would ensure him success: and before many years have passed I doubt not that we shall see him at the top of the tree—quite at the top of the tree. From every point of view his proposal to be my daughter's husband would be a proposal which I of course should deem worthy of her acceptance. And a few years hence, my dear Stapleton, it will give me the greatest pleasure to find myself in the honourable position of his father-in-law. Nothing, my dear old friend, would delight me more than to see our children united in marriage; but before that can be, time must elapse."

"I presumed that would be your feeling."

"Your own fine sense of honour requires that

time should elapse. My disapprobation of early marriage—a disapprobation which grows stronger as I grow older—requires that time should elapse. Let us wait then till Ger is twenty-five, and if she is then of opinion that her happiness will be secured by a union with your dear boy, I will cordially encourage her to take the step—which will not be more for her delight than for my satisfaction. Can I speak more fairly? or say more? Yes, *this* I can say. Tell Lemuel exactly what has transpired between us: assure him that nothing shall be done, with my knowledge, that can have the effect of lessening the interest which it appears my child already takes in him; and add that I sincerely hope—mind, I sincerely hope—to commit my girl to his care, when you and I shall both feel that the proper time to do so has arrived—there, tell him that.”

The emphasis which Mr. Kingsford laid on the last three words of his message to the dear boy Lemuel, implied that nothing more was required to set the dear boy's mind at ease, and that there was no necessity for the dear boy's father to say another word concerning a matter of such great delicacy.

James Stapleton's opinion likewise being that there was no need for further words, he bade his

neighbour good afternoon and left him to his meditations, which ran in a way that was scarcely consistent with the professions which had just flowed so smoothly from his lips.

“No, James Stapleton,” thought Ger’s father as he sat in his solitariness, chin and chest together, whilst in a fever of nervous irritability he bit his finger-nails to the quick, “you are a good fellow, and a honest fellow, and you’ve done me some good turns in your time—services by the way that I have never failed to acknowledge and repay on fit occasions—but to give you my daughter is more than I *can* give you. She to be the wife of a struggling surgeon ! Ger to throw herself away on such a man ! ’Tis a preposterous suggestion ; for, all due allowance made for your very honourable scrupulousness, the upshot of this interview is that suggestion ! And though, my friend James, I don’t doubt the purity and singleness of your purpose, it is difficult to see how you could have made the suggestion in a way more likely to commend it to my favour. No, it can never be ! She must marry Felix : and what more auspicious settlement can I wish for her ? A gentleman by birth and culture, without a single vice or unamiable propensity ; a rich man, who ere he die will be as rich as any Vincent in

the three counties; a man who has me in his power—and yet is so delicate and considerate and staunch a friend, that there is no one to whom I would more readily go for help at a pinch! No, I must draw him nearer to me, for if the untoward mishaps which have fallen on me lately, continue to fall on me, my only hope of salvation will be in Felix. But they can't continue to fall; things must right themselves."

Thus thoughts followed thoughts through the mind of a white-headed, trouble-loaded man, who, notwithstanding his seeming cleverness and apparent prosperity and the resoluteness with which he blindly sought his own aggrandizement at every turn of life's scramble, was neither so shrewd nor so fortunate as his flatterers imagined.

A few hours later he told Lady Archer the reasons which had made young Stapleton run off to Paris, and bade her keep a watchful eye on Ger, who, though she was a right good girl, might, under the excitement of a transient tenderness for her old playfellow, do something that would break down Lemuel's commendable resolve, and raise serious obstacles to the accomplishment of their designs for her happiness.

Of course this communication was made under the strictest seal of conjugal confidence; and in

justice to Lady Archer's power of keeping a secret, it must be recorded, that she could and would have observed her husband's injunction of secrecy, had she not felt that it was to her interest to disregard it. Moreover, nothing would have induced her to disclose her husband's confidential intelligence to any one but the single person from whom she was pledged to have no reserves.

"This does not take me altogether by surprise," observed Felix when he had received his sister's report; "for, though I have never come to a definite conclusion that our two young friends were sweet upon each other, little things have more than once caused me to suspect that they had a secret mutual understanding."

"If it were not that our plan is inconsistent with their wishes," returned Lady Archer, "I should not object to the match; for Geraldine is such a good girl that it would trouble me to see her a disappointed woman; and no one in his senses can deny that Mr. Lemuel is a very gentlemanlike and excellent young man."

"A capital fellow!" assented Felix Vincent, with more enthusiasm than usually marked his commendations of men. "He's an excellent fellow, and I feel as much friendship for him as it is in my power to feel for any man. And

what's more, Lotty," he added, after a pause, with increased fervour, "if I can, I'll do him a good turn in this affair."

"Help him to Geraldine! Nonsense! you are mad!" exclaimed Lady Archer with astonishment. "You must look to your own interests rather than his."

"Of course, of course," said Felix, with his merriest light in his cold eyes, "we must look out for ourselves first. But if I can help him without injuring myself, I will help him. What more could any nineteenth-century friend promise?"

"If?" said Lady Archer with an accent of curiosity.

"Well, Lotty," exclaimed her brother, "*if* I could contrive to get the young lady's money, he should be quite welcome to the young lady,—for, as I have told you before, though I cherish no dislike to Ger, I have no *penchant* for her. Again, if I could see that it was not to my interest to devour either her or her money, I would rather see him take both than see such luck fall to any other man."

"*If—if!*" returned Felix Vincent's sister argumentatively, but without any sign of angry disapprobation. "We must consider possibilities."

“No doubt. But unlikely though it seems now, circumstances may even yet decide me to let this heiress of ours slip through my fingers. Many things have come to pass in our lives that you would have thought—ay, more, *did* think impossible. Do you recollect how, when I first broached to you my design of making up our quarrel with our Newborough cousins, you called the project impossible? But that impossibility has been accomplished.”

“True,” assented Lady Archer with an air of relief—for there was still enough of the woman left in her false heart and hardened nature to make her dislike the thought of acting as marplot to the romantic designs of two young people who had never done her an injury.

“Well, here we are—reconciled to all our cousins, and recognised by society as members of the Vincent clique as well as possessors of the Vincent blood. Stranger still, I, Felix Vincent, partner in your husband’s bank—and for that matter, something more than partner—am also, with the full concurrence of the senior partner of Kingsford’s Bank, a member of the great firm of Vincent, Philbricke, Nommanny, and Forsdike under the new deed of partnership—the last private compact of our grand ancestral house of

money-lenders. This I have accomplished— accomplished it too without donning the broad brim and drab of our sanctimonious relatives.”

As he made this speech his voice steadily rose, so that towards the end of the utterance it was full and exultant without being at all riotous: and for a minute his icy blue eyes displayed a light that almost accorded with the force and fervour of his jubilant tone.

“Think of these things,” he added, “when you twit me with nursing impossible schemes.”

To which admonition Charlotte Archer—whose devotion to her brother had strengthened with his success, and whose praise was sweeter to him than the praise of any other living creature—cordially responded, “I will! You’re a wonderful fellow, Felix. With you there are no such things as impossibilities.”

CHAPTER XV.

Mutual Comforters.

ALTHOUGH a secret in the possession of seven persons has seven chances of soon becoming no secret at all, Geraldine's tenderness for Lemuel would have remained unknown to all persons—save herself, Lemuel, James and Mrs. Stapleton, Mr. Kingsford, Lady Archer, and Felix Vincent,—had it not been for the vigilant eyes and busy tongue of Bertie Godsall, who, having by a dextrous artifice ascertained the state of her friend's affections, communicated the fact to some half-score ladies of her acquaintance, who in their turn republished the interesting intelligence to other gossips.

The means by which Bertie surprised and betrayed Geraldine into a confession of her love, illustrate the cleverness and lack of delicacy which distinguished Canon Godsall's only daughter.

The sudden departure of Lemuel, together with his abrupt relinquishment of a professional

purpose, which had of course been an item in the common talk of the borough, roused Bertie's suspicions, and, combining with many trifling facts which had in past time provoked her curiosity, satisfied her that Geraldine was at the bottom of Lemuel's remarkable conduct. By what other hypothesis could the known facts be accounted for? One day she herself had heard Lemuel expatiate on the happiness which he anticipated from residence in the town of his birth; the next morning he paid an early visit to Coote Hall, where, to Bertie's knowledge, he spent the greater part of an hour with Geraldine in the garden; and on the following day he had thrown up his scheme for settling in Carlton Cross; and ever since his startling withdrawal from the Border, there had been in Geraldine's countenance and manner a sort of gravity, an air of mental preoccupation, which made it clear, 'clear as daylight to any woman with eyes in her head,' that Miss Kingsford was chargeable with depriving the borough of so desirable an addition to its permanent society as Lemuel Stapleton promised to be.

Less to ascertain the justice of her conclusion, than to put an end to a reserve which she resented as an offence against the sacred pact of

friendship which she and Geraldine had vowed to maintain, Bertie took an early opportunity to probe her friend's heart, or—as the dexterous little operator described her course of action, in language borrowed from the horsiest of her sport-loving brothers—to “bring Miss Geraldine to book.”

“Ger, do you know that all the world and his cousin are talking about you?” Bertie inquired, when she and Geraldine were closeted in that snug little room which was Ger's especial sanctum in her father's house; and which, notwithstanding facts that could be pleaded in justification of the term, no considerations shall induce the author of this book to call her “boudoir.”

“Indeed! my best compliments to all the world and his cousin. And pray, Bertie, what are those close relations saying about me just now?”

“Nothing ill-natured; but you see, under existing circumstances it would be surprising if rumours did not float about.”

“Rumours always are floating about, I suppose,” returned Geraldine, displaying in her face a slight tendency to paleness that did not escape the eyes of her torturer. “But what are

the circumstances that have set rumours flying about me?"

"Nothing but Mr. Lemuel Stapleton's *flight*—for that's the proper name to give it. The circumstances of his mysterious flight of course occasion a good deal of talk; and you get the credit of having driven him into exile."

"Indeed—indeed, I am very sorry," gasped Ger, staggering under the suddenness of her assailant's attack, and turning still whiter from emotion that rendered self-command no longer possible.

"Oh, Ger—Ger!" laughed Bertie, clapping her hands and dancing gleefully before her friend; "you're a poor dissembler. There's guilt in your face." And assuming an air of judicial severity, she continued, "Prisoner at the bar, on your own confession, made by the tell-tale looks of your lovely face, you stand convicted of a grave offence against the well-being of Carlton Cross, and the happiness of a very exemplary young man. What have you to say why I should not proceed to pass upon you the sentence of the law?"

"Oh, dear Bertie!" implored Geraldine, sinking upon her sofa, as her pallor was suddenly replaced by a blush of mingled mortification,

shame, and apprehension ; “ don’t laugh at me—but tell me what you have heard.”

“ Two distinct rumours, my dear,” plumply answered Miss Godsall, who, it is almost needless to observe, had not heard so much as a whisper attributing Lemuel’s departure to Geraldine.

“ Two—is not one enough ?”

“ It never is. Bless your innocence, rumours are always double-barrelled. Think yourself lucky that the world is not just now aiming at you with a six-shooter.”

“ What are the rumours ?”

“ No. 1.—That Mr. Lemuel Stapleton has made you an offer, and that in consequence of your decided rejection of his suit, he has taken a dislike to Carlton Cross. That’s all ; there’s nothing for you to cry about.”

“ I am *not* crying,” retorted Ger, with a note of asperity in the loudness of her denial.

“ What’s the other rumour ?”

“ That you have not positively refused him, but have implied that if he should work his way up in London, so that your position with him for a husband would be something better than the position of a mere country doctor’s wife, you would re-consider his case, and perhaps give him the desired reply. There, Ger, now you have

rumour No. 2 as well as rumour No. 1. Which of them do you prefer?"

"And people actually believe," exclaimed Geraldine with increasing energy; "people are foolish enough to think—mischievous enough to say—that I have declined Lemuel Stapleton because I disdain such a position as my own mother's dearest friend, Lemuel's mother, holds amongst women; and that I was mean enough to say I would be his wife if he could offer me a carriage and house in the West-end of London? People say this? Then I say such people—and I don't like to speak hard words of anyone—are foolish, and mischievous, and malicious. *Who* are they? You must tell me their names, Bertie."

"I will do no such thing," exclaimed Bertie, with an energy and a magnificent assumption of horror at the mere thought of tale-bearing, that altogether imposed on Geraldine, whose habit of believing people would of itself have blinded her to the theatrical nature of her companion's earnestness. "I am not going to turn tale-bearer and mischief-maker. Have you ever known me, Ger, make mischief between people? I should not have told you what I have told you, had I imagined it would have pained you: and

if you had received my gossip—my injudicious gossip—as I expected you to receive it, I should no doubt have told the names of my informants as a matter of course. But since you are vexed, and pained, and angry, I wont let a syllable escape me that can lead you to the discovery of them. You may cut me to pieces,—and even then I wont reveal the names of my friends—who, I am bound to say, spoke of you with most enthusiastic praise, but said that it was nothing short of presumption in Mr. Lemuel Stapleton to propose to you under his present circumstances.”

“You are quite right, Bertie,” assented Geraldine, flushing again with indignation at Bertie’s repeated insinuation that Lemuel was no fit match for a girl of her position. “It is better that I should not know the names of your foolish friends. But I *do* wish they had a better opinion of me.”

“Anyhow, they have spoken no great evil of you. Usually girls like to have it supposed that they have had plenty of offers, and are in what tradesmen call ‘brisk demand.’ No one hints that you have trifled with Mr. Lemuel Stapleton. People are merely saying that you declined his offer for the very sufficient reason that he has no proper position to offer you.”

“But they are wrong on every point,” exclaimed Geraldine, by this time goaded into a passion, and speaking with incaution, as people in a passion are wont to do. “The position of wife to the first surgeon of this neighbourhood is quite good enough for such a girl as I am. They may be complimentary to me, but they are unjust to him. Then again, I have not refused him,—and for the very sufficient reason that he has never honoured me with an offer. So you may go to your friends, Bertie, and contradict every statement in this complication of mis-statements. You may tell them that I have not declined him, that he hasn’t proposed to me, and that if he were to propose to me—whatever the world may say about our social positions—I should accept him with joy and pride.”

To the peal of laughter which, issuing from Bertie’s coral lips, roused Geraldine to a recognition of the fullness—and worse, the unfeminine frankness—of the avowal into which she had been lashed by the disparaging remarks concerning her lover’s position, poor Ger responded, “I mean—I meant to say—that if I did not accept him with pride and joy, I should not abstain from doing so on account of his position.”

But the amendment was too late, and therefore powerless.

The avowal had been made : and no explanation or modification could nullify it.

And steadily recognising this fact,—in the sharpness of the annoyance and self-contempt which it occasioned her,—Geraldine covered her face with her hands, and burst into one of those paroxysms of weeping which so rarely broke the serenity of her girlhood, that only a few days before this lachrymose outbreak she had boasted that she could count on the fingers of one hand all the crying fits which she had had during the five preceding years.

With seasonable art Bertie exerted herself to allay her friend's grief,—a task that was not difficult to the clever girl, who had a familiar knowledge of the sufferer's nature, and was all the easier of accomplishment because Geraldine's pain, notwithstanding its extreme poignancy, arose from no circumstances that were calculated to diminish her self-respect.

And when Ger had dried her tears, and repaid her tormentor's consolations by disclosing all the particulars of her attachment to and peculiar understanding with Lemuel Stapleton, Bertie put a final touch to her work of sympathetic solace by exclaiming with a sigh, " Ah, Ger, you are happier than many a poor girl, in knowing

that your love is recognised and responded to by its object: whereas some women, who would perish with shame if the state of their affections were revealed by any act of their own doing to the objects of their love, live on consumed by a secret fire—that is not even recognised by those whom they wish to win. Prudes perhaps would say that such wretched women deserve all they suffer, because no woman has a right to love any man who has not provoked her love by demonstrations of his own affection. But however much that theory may suit the prudes who can neither love nor win love, it is heartless theory and sheer nonsense.”

“Is it such sheer nonsense?” inquired Geraldine, whose heart told her that the purest and most womanly of her sex might innocently conceive an unsolicited love, but who was none the less disposed to hear how her friend would defend such cases of spontaneous affection.

“Certainly,—cruel, mad, impious nonsense!” exclaimed Bertha Godsall, crimson colour rising in her delicate cheeks, and fire burning in her eyes as she spoke. “If *our* love were merely a consequence of love declared *for* us, we should love anyone who expressed a desire for us,—in which case no man would ever have cause to

moan over the coldness of unsophisticated maidens. But the case is very different. *We* love men—love those who are loveable, and who inspire affection not by the flatteries of suitors but by the display of admirable manliness.”

“Why, Bertie,” rejoined Geraldine, less influenced by her friend’s words than by the rising colour of her face and the brightness of her eyes, “you almost make me suspect that you are one of the women whose cruel fate you deplore.”

“Don’t suspect it,—*know it !*” cried the little actress, who—after the wont of natural and therefore consummate actresses—was scarcely less actuated by sincere emotion than pure theatrical excitement. “No one but myself has hitherto known it, *he* does not suspect it;—*he* shall never discover it, and from the discovery feel he has a right to despise me,—but,—but——Oh, Ger, you know it,—you wont love me the less,—your sympathy will mitigate the pain of it !”

The flood of tears which came to Bertie’s relief at this point of her dramatic disclosure had barely commenced, when Geraldine caught her to her breast, and whilst embracing her covered her wet cheeks with kisses.

With what tender assurances of commiseration and finest sympathy Ger solaced Bertie’s grief,

and how Bertie, putting her small head on Ger's breast—even as a child nestles in its mother's bosom—completed her revelations by confessing that the “he” of her doleful romance was Felix Vincent, there is no need to tell. It is enough to say, that Ger discharged the functions of a comforter no less efficiently than Bertie had shortly before discharged the same functions: and that when the two friends separated after the lapse of another two hours, the enthusiasm of their mutual devotedness may be said to have reached its height.

“What a queer morning it has been, and how exquisitely enjoyable!” soliloquized Bertie when, after her return to Carlton Cross rectory, she found herself alone before her toilet-table, admiring the picture that more than any other work of art gratified her taste. “Everything has turned out capitally. I know her secret,—which puts her in my power. She has my secret,—and whilst she is such a generous, noble, dear thing, that she will never use it to my disadvantage, her knowledge of it will ensure Felix Vincent's refusal if he should make her an offer. And she is the only person whom I should fear as a rival.—But now, *I know* that she can never be his wife. Her heart is given to Lemuel Stapleton: and even if circumstances

should ever free it from that attachment, she will never be induced to give it to the man with whom her darling little Bertie—her blue-eyed pet—her angelic little Bertie—has acknowledged herself to be in love.”

CHAPTER XVI.

A new M.P. for Carlton Cross.

NE important consequence of Geraldine's admissions to Bertie, was the promulgation of two such reports as the latter had falsely represented to be rife in the neighbourhood.

Without abusing her friend's confidence by direct assertions that would have constituted a flagrant breach of the trust reposed in her, and might have resulted in Geraldine's discovery of her falseness, Bertha Godsall, by cautious hints as to what she knew but was not at liberty to say, and mysterious allusions to secrets which she would rather be "cut into pieces" than divulge, gave several of her intimate friends good grounds for suspecting what was the real state of affairs between Lemuel and Ger. And so cleverly did Miss Godsall thus amuse herself, that whilst she thus blabbed the secret committed to her keeping, she gained credit amongst those very persons to whom she blabbed it, for having a close tongue

and for being a faithful guardian of delicate information.

For awhile the two rumours gained equal credence : so that for every half-dozen persons in Carlton Cross who believed that Ger had definitely refused Lemuel and driven him from the borough by her unkindness, there were six who knew on the best authority that Miss Kingsford, far from dismissing him in so decided a manner, had actually promised to be his wife as soon as he had firmly established himself in London practice. Under ordinary circumstances a false report about a young lady's matrimonial intentions can be put an end to by the positive contradictions of her friends ; but in Geraldine's case, the denials of her nearest connexions tended to sustain rather than explode the current rumours. Out of neighbourliness and mistaken policy, Mr. Kingsford, on being sounded as to the truth of rumour No. 2, instead of giving so full a denial as he might have done honestly, confined himself to a cautious declaration that at present he could say that his daughter was free to accept the overtures of any fit suitor, but that if his old friend James Stapleton's son were at any time to seek his daughter's hand, no one would be entitled to think that such a compliment from so

excellent a young man was not an honour to Miss Kingsford of Coote. James Stapleton roundly asserted to his neighbours that there was no foundation whatever for the statement that Miss Kingsford had refused his son; but it was observed by certain gossips that the truthful surgeon, whose artless nature disqualified him for the simplest work of diplomacy, was less outspoken and clear when he was pressed to say whether recent occurrences did not make him think it probable that sooner or later he would be the lady's father-in-law. Nor did the replies of Lady Archer and her brother, made under the pressure of their neighbours' curiosity, lessen the general belief that one or other of the reports was true. Lady Archer steadily repeated one set form of response:—that Geraldine had never told her anything about the matter, which she doubtless would have done if Mr. Lemuel Stapleton had proposed to her. Felix encountered the persecutions of dissatisfied inquirers with a merry laugh in his blue eyes, and “’Pon my honour, I am not in the young lady's confidence; but still I may venture to say that, if she has declined an offer from Mr. Lemuel Stapleton, she has refused a very proper gentleman.”

The worst consequence of Bertie's talking was that ere long certain officious friends, burning to get to the bottom of the whole mystery, overwhelmed Ger with congratulations on her conquest, which so embarrassed the poor girl that her alternate blushes and paleness, together with other indications of mental trouble, rendered altogether futile her vehement assertions that there was no truth in the ridiculous statement that Mr. Lemuel Stapleton had made her an offer.

Ere many months had passed, Lemuel Stapleton ran down from London to the Border for a few days' holiday; and when he was seen to visit at Coote Hall on his old footing of intimacy, and to carry himself towards Geraldine just as he had always done before their names had been coupled in so interesting a manner, rumour No. 1 expired of inanition, and rumour No. 2 flourished and fattened on the circumstances which, in the opinion of sagacious outsiders, put it beyond all doubt that Miss Kingsford had pledged herself to become Mrs. Lemuel Stapleton when Lemuel should be able to maintain her with suitable comfort and dignity in London—where West-end surgeons, whatever may be possible with other young men, cannot marry on three hundred a year.

And whilst Geraldine with qualified contentment maintained her former relations with her lover who had told his love without speaking it, and whom she had accepted without compromising herself by a single word, the forces which were bringing weal or woe to the surviving actors in this drama of three generations, continued to accomplish their destined work with impressive silence and admirable completeness.

During the interval between Lemuel's sudden departure for Paris and Geraldine's completion of her twenty-fifth year, Herrick left Eton and became a fellow-commoner of Trinity, Cambridge, where he neglected to distinguish himself amongst reading men or on the water, but was favourably known in some of the more expensive "sets" of his noble college, as a well-looking, well-dressed, gentlemanlike man, whose worst propensity was that weakness for the society of noblemen which caused him to rank conspicuously amongst the tuft-hunters of the university.

Other events of importance to the domestic circle at Coote occurred within the same period.

Lady Archer's eldest child Florence was introduced to society as a young lady ripe for admiration and matrimonial overtures: and in order that she might begin her career in the ball-rooms

of the Border with due prestige, the whole Coote Hall family passed two months of the London season in Mayfair; during which residence in the centre of metropolitan fashion, Lady Archer reappeared at Court, and, to Mr. Kingsford's great satisfaction, Ger and Flo were duly presented to their gracious sovereign at a drawing-room, where, it was announced at Carlton Cross, their different styles of beauty caused a visible sensation amongst the courtly throng.

During this same period also it was that Mr. Kingsford suffered for the greater part of an entire year under a nervous illness which sorely perplexed James Stapleton, who could not account for his old school-fellow's peculiar symptoms.

The London physicians, who were invited to assist in re-establishing the banker's nervous system, concurred in thinking that their patient's disorder was due to mental unrest rather than to physical causes. But to James's inquiry whether the sick man had any trouble that worried him so much as to account by itself for his sleepless nights, Mr. Kingsford replied with denials that varied in respect to petulance, but never in their decisiveness. "Mental anxiety! Yes, plenty of it,—but no assignable cause. I am blessed with a good wife, dutiful children,

troops of friends : I have a happy home ; and, thank God ! I am prosperous ;—it would be strange if I were not prosperous. My affairs are all as easy as an old shoe,—and yet I'm steeped in despondency. I can't sleep at night, I can't enjoy food, I grow thin, I am as hysterical as a woman, and my nerves are so shattered that I can no longer put my leg over my saddle." This was the patient's statement of his own case, and so far as the prominent symptoms of his ill-health were concerned it was a correct statement ; but no one knew better than the sufferer that his bodily ailment was due to incessant anxiety—to anxiety of the sharpest and most wearing kind—the anxiety of a man who, with all the material signs of worldly prosperity, sees in his near future the sorrows and humiliations and disgraces that to such a man are summed up in one word—*BANKRUPTCY*.

Very beautiful was the assiduity with which Geraldine ministered to her father during this tedious indisposition, which reduced his previously slight figure to absolute tenuity, and sharpened his angular profile whilst it gave his countenance a look of fixed dejection without in any degree relieving it of its old habitual restlessness. Nor was Lady Archer at all wanting in wifely

tenderness and devotion to her sick husband : but James Stapleton remarked that his patient, without evincing any distaste for her Ladyship's attentions or any inclination to undervalue her affectionate care, preferred to take his medicine from Geraldine's hand rather than from the hand of her stepmother.

In the spring of 1859, however, a heavy care was taken from Geraldine's mind by a rapid improvement in her father's health, who not only regained his appetite and colour and spirits, but even in the renewed elasticity of his step and a recovered pleasure in bodily exercise, seemed to show that his constitution had fairly thrown off the burden of disease under which it had for months laboured. So thorough to all appearance was his restoration, that his neighbours congratulated him on an escape from the critical illness which usually tries men towards the close of middle life, and by its result—where it does not directly end in death—decides whether they are to fall into premature old age, or exceed the threescore and ten years which are man's appointed time. Accompanying his family to town when Lady Archer took her girls to court, Hercules Kingsford displayed an almost riotous enjoyment of the London season, and on his

return to Coote was justified by his looks in declaring that he was himself again.

A month after the Kingsfords' return from London, another event occurred which deserves brief notice.

Towards the close of the summer of 1859, Sir John Heneage, Baronet, who had for some years enjoyed the distinction of being "the Father of the House of Commons," vacated his seat in Parliament, and was laid beside his forefathers in the mausoleum of Foxbury Park; and no sooner had the vacancy occurred than the loyal Latimer Brown bestirred himself with the electors of Carlton Cross, to persuade them that no better successor to Sir John Heneage, as member for their borough, could be found than the borough's well known magistrate Mr. Kingsford of Coote. Since the presentation of the Kingsford testimonial, the banker's personal popularity had perhaps slightly declined in his native town; but he was still a prophet of high honour in his own country, where his words were accepted for wisdom even as his notes were taken for money. Moreover his recent illness, which had made several monied gentlemen of the Border meditate with befitting seriousness on the mutability of earthly fortune, and his recovery,

which the same elderly gentlemen were disposed to regard as a laudable action for which the invalid deserved the thanks of society, revived the old enthusiasm for Hercules Kingsford amongst the honest burghers who had hung his portrait in their Town-hall. So Mr. Latimer Brown, as chief wire-puller of the borough, found no difficulty in forming an influential coterie of conservatives and moderate liberals who agreed to wait on Mr. Kingsford and invite him to represent their views respecting government and things in general in the House of Commons.

To show their respect for him as a member of County Aristocracy, the deputation decided to wait on Mr. Kingsford at Coote Hall, where of course they would be asked to stop to lunch, instead of at Kingsford's Bank, where there would be no suitable means for their proper refreshment. And very graciously did Mr. Kingsford receive the deputation, who returned from Coote Hall all the livelier for Mr. Kingsford's particular Madeira, and his intimation that, whilst gratefully accepting the compliment which they had paid him, he would defer his final answer to their flattering invitation for four-and-twenty hours.

"Well, Felix, what do you say?" asked Mr. Kingsford, when he and his partner were closeted

together in the library, after the deputation, with the exception of one member, had quitted Coote Hall.

“Why do you ask my opinion?” returned Felix Vincent, with a scarcely perceptible smile. “Was not I one of the deputation? I have concurred with the leading men of my borough in inviting you to be our member of parliament: and yet you ask me whether you ought to accept the invitation.”

“True, true,” pleaded Mr. Kingsford, fidgeting uneasily as his partner’s smile became more apparent; “but though your kindness, your brotherly goodness, would make you eager to take part in a demonstration of public respect to me, it does not follow that under existing circumstances—circumstances well known to you, though unknown to all the other members of the deputation—you would counsel me to accept the flattering proposal which has just now been made to me.” After a pause, unbroken by his partner, Mr. Kingsford added, “To be member for Carlton Cross would involve considerable expense.”

“Which you cannot afford—at least, which you could not readily afford,” interposed Felix Vincent, with a soft, sympathetic, reassuring

voice that gave great relief to his partner, who flushed crimson to the roots of his white hair as he alluded to his impoverishment.

“Exactly—exactly,—that is what I mean.”

“Well, Kingsford,” observed the younger brother-in-law, in the same firm, gentle, reassuring voice, “you are not a rich man, and though if things go as well as we hope them to do, you may continue to keep up this establishment, there is no doubt that you are not in a position to bear the drain of the new obligations that would fall upon you if you represented the borough.”

“Too true—too true,” assented the elder partner, with a groan.

“You see, your income for some years has been diminishing, whilst your expenses have been proportionately increasing. Your family is not numerous, but it is necessarily expensive. Herrick is spending a great deal of money at Cambridge.”

“Poor boy ; he would be more careful if he knew how poor I am in the midst of my seeming riches. Don’t blame the lad, Felix. Boys will be boys.”

“I don’t blame him,” Felix answered, throwing more cheerfulness into his sympathetic voice, “and you needn’t pity him ; for if matters should

go badly with you, I will take care of him ; I told you so some months since, when you were depressed with a notion that you would not be here much longer. But still his expenditure is a serious item in the list of your embarrassments, and is of itself a reason against your undertaking fresh responsibilities, now that your income from the bank, under our last arrangement, is strictly limited to a life interest, and the affairs of the Altringham and Carlton Cross line are gloomy, and your other speculations are uncertain."

"If I become a Member," urged the grey-headed man—"a Member of Parliament—my position with the shareholders would be strengthened."

"Doubtless," emphatically assented Felix Vincent. "And," he added, with an air of frankness, "your Parliamentary position would be beneficial to the bank, which is a chief concern with me."

"It would be a prodigious fact for it," exclaimed Hercules Kingsford.

"Moreover," added Felix Vincent, warming as he took a sentimental view of the question, "I don't like the thought of your missing an honour that has long been an object of your ambition, and would reflect credit on *our* family."

Whenever Felix wished to coax his partner to do anything against his will, he was wont to speak of himself—Vincent though he was—as a member of the Kingsford family.

“So, as far as pecuniary considerations are concerned, you may make your mind easy ; for my sister’s brother shan’t ask me to do anything in reason for his accommodation, and find me reluctant to comply.”

“My dear boy! what a munificent friend you are!” gasped the elder, who, in proportion as he had throughout life worn beneath his suave manner a heart of arrogance towards men weaker than himself, was overflowing with slavish gratitude to the man whom he recognised as his master, without suspecting that he was also his evil genius.

“But,” continued Felix, “there is one thing that has not occurred to you. Are you strong enough to endure the hard work of the House—the excitement, the late hours, the wear and tear? Your health, thank Heaven, is restored ; but are you justified in undertaking duties that would try severely the powers of a young man ? It is one thing for an old Member to retain his seat after having learnt the practice of the House and inured himself to its duties in early life ; but quite

another thing for a man of your years, and not uninjured constitution, to apply himself to Parliamentary business for the first time of his life."

With the emotion of selfish fear, Hercules Kingsford admitted he had not given a thought to this side of the question.

Seeing that his last speech had produced all the desired effect on his partner's timid nature, and thinking that he had said enough for the present, Felix Vincent merely added, "Well, my dear Kingsford, do think of it. And ask Lotty's opinion before you give your answer. Lotty knows what you can stand better than I do; and she has admirable judgment. Moreover, since your life is of first importance to her, her opinion *ought* to be taken."

With this parting injunction Felix Vincent quitted the library, feeling satisfied that Lotty would perform with ability her part in their preconcerted plan.

When Mr. Kingsford laid the matter before Lady Archer, she was so alarmed by what she regarded as the certain results of Parliamentary labour on her dear husband, and implored him so pathetically to decline the flattering offer of the deputation, that he forthwith promised to

accede to her request ; and that concession having been obtained from marital affection, Charlotte Archer suggested to her husband that it would be a good thing for the honour of the Kingsford family, and a delicate repayment of the many services which Felix had rendered both him and her, if he were to use his influence with the deputation to secure the vacant seat for his brother-in-law. Having first declined the seat on account of his impaired health, he might, without indelicacy, suggest that, great as the compliment of their offer was, the electors of Carlton Cross would render him still more deeply their debtor by transferring their confidence to his partner and brother-in-law, who, in addition to all the intellectual and moral qualities that fitted him for their service in Parliament, possessed all those physical requirements without which no new Member could do justice to his constituents within the walls of St. Stephen's.

To which suggestion Mr. Kingsford gave a cordial assent : and on the next and following days he was no less successful with his political friends in carrying out Lady Archer's instructions, than her Ladyship had been successful in playing upon him.

And all things combining to favour this pleasant little intrigue, before many more days had passed Felix Vincent, Esquire, of Bank House, Carlton Cross, was elected without opposition to be the parliamentary representative of his fellow-townsmen.

There was one person at least to whom Felix Vincent's exaltation was no affair of unqualified congratulation.

On the evening of Felix Vincent's election, Bertie Godsall, with a full heart and swimming eyes, threw herself into Geraldine's arms, exclaiming "Ger, dear Ger,—I cannot sympathize with his triumph,—it takes away my last hope. It puts him further from me than ever."

Having made which utterance Bertie sobbed as though her little heart would break.

CHAPTER XVII.

Estate in Possession.

BOUT five months after Bertie Godsall thus bewailed her fate and Felix Vincent's exaltation, Geraldine was put in possession of the fortune of which James Stapleton had been the faithful and considerate guardian.

To say that she received the trustee's revelations and her wealth with exultation, would misrepresent the feelings which were the first consequences of her discovery that she was "a girl with a fortune,"—a fortune whose magnitude gave her the status of an heiress amongst the most monied girls of her rank in the Border. Amongst the many emotions that disturbed her, elation had no place; and the strongest as well as least transient of them arose—from a sense of her inability to discharge the responsibilities attendant on her new position, and from a vivid recognition of the injustice of an arrangement which overwhelmed her with affluence, whilst it

conferred nothing on her brother. Her first utterance, after James Stapleton's careful statement of accounts had shown her the extent of her fortune, was a declaration that before the day closed she would give her brother what she called "his rightful share of their Uncle Kilderbee's money:" and when James, without expressing any disapprobation of her purpose, urged that she should not act upon impulse in so important a matter, but should take a few days for reflection before she gave effect to her generous intention, she flushed with an excitement that was not without an element of indignation, as she exclaimed, "It is not a question of generosity, but of bare justice. Why, dear Mr. Stapleton, you who were my mother's dear and trusted friend—you who have known me all my life—you cannot think that I would be so mean and sordid and thoroughly wicked as to appropriate the whole of this fortune, which Uncle Kilderbee would as a matter of course have divided between me and my brother if Herrick had been alive when the deed was made. There is no one—no one for whom I care," continued the impetuous speaker, with a peculiar significance which James rightly interpreted as an allusion to Lemuel, "who would hesitate to say that Herrick is

morally entitled to half this money, and that I am bound as a woman of honour to do what I mean to do—and will do.”

“Dear Ger,” returned the discharged trustee, laying his right hand softly on her shoulder, and addressing her as though she were his daughter; “there is much truth in what you say, and I admire your sisterly generosity, and see in it another reason for thanking God that you are so good a girl, and so worthy of your mother, who, even in Heaven, where she is, can have no purer joy than the pleasure of looking down upon her daughter. And I am sure that there is no one for whom you ought to care, who would not applaud the sentiment which animates you. But while I say nothing to dissuade you from your purpose, I do venture to counsel you to do nothing out of love for your brother that may be a practical unkindness to him. May I presume to advise you still further?”

“Presume! Dear Mr. Stapleton, do advise me. Heaven knows I need it!” answered Geraldine, who was beginning to feel the burden of her fortune.

“Herrick is just now at a time of life when the actual possession of considerable wealth is seldom a blessing—almost always a temptation,

a snare, and a source of wretchedness. If you were to give him half your fortune now—or rather, if you were to tell him that he should have it on coming of age, you would be doing what his worst enemy would wish you to do. At Cambridge, through your father's liberality, he has more than enough money; and by offering him more you would only be giving him inducements to idleness and extravagance. Take care in your action to him that your generosity be not his curse. Carry out your resolve to share your fortune with him if you like, but do it in such a way that he may not know of your goodness until he shall have reached a period of life when he will know how to use money to good ends—as so great a talent ought to be used.”

“You are right, dear Mr. Stapleton,” exclaimed Ger, instantly recognising the excellence of his advice, and in gratitude for her preservation from the commission of a grievous blunder putting a kiss on the surgeon's broad forehead.

“Thank you, Ger,” was the trustee's acceptance of the salute.

“Oh, this money!” sighed Geraldine, to whom her acquisitions so recently attained were already more fraught with solicitude than satisfaction; “it will be great trouble to me: I fear I shan't

be half so happy with it as I have been without it. What is a girl to do with it all?"

"Nothing—without her father's counsel and sanction."

"Of course—of course. But where is papa? I will go to him at once, if he is at home."

"He is not at home. I had an interview with him at the bank before I drove out here; and he told me to tell Lady Archer that he should not return till six o'clock dinner."

"To-night I will tell him of my wish respecting Herrick."

"By all means do so. He will know how to put your design in effect in the way most calculated to do the boy unalloyed good. And now, my most stately and superb woman of fortune, you shall repay your discharged trustee for his past services with yet another kiss, and send him on his way to visit sick people, instead of flirting with the loveliest heiress in the Border."

Having received which payment in full, the discharged trustee went about his business, leaving Ger to make her own terms with the hours of unrest that ensued before her father returned to Coote Hall.

Until she should have spoken with her father, Geraldine determined not to say a word to Lady Archer, or anyone else, concerning what had transpired during her long interview with James Stapleton.

But she could think of nothing else.

Having confided to her desk the cheque-book and bank-book and vouchers and account-book which her trustee had put in her hands on the termination of his astounding revelations, Geraldine seated herself on the sofa of her sanctum and tried to read: but from every leaf on which her eyes fell, the printed letters by some mystic process were removed, and in their place an unseen hand wrote on the white sheet the numerals that represented the amount of her fortune,—the prodigious numerals, the absolutely prodigious numerals, as she thought them.

And then, unable to read or work at her painting, or pursue any of her customary pastimes, Geraldine did—what women have a habit of doing when they are in trouble that inspires them with fear and rouses in them a lively sense of their own weakness. She locked the door of her private room, and meekly kneeling where no human eye could see her, asked God to make her a better woman and less unworthy of His in-

numerable favours,—to enlighten her path and inform her mind, so that she might see rightly how to administer the fortune which His mysterious munificence had bestowed upon her.

CHAPTER XVIII.

Alternatives.

ON her way to the drawing-room shortly before the appointed hour of dinner, Geraldine encountered her father at the door of his library, and embraced him with an unusual fervour, which caused him to lead her within the room and congratulate her upon her accession to a fortune which, attended though it was with heavy responsibilities, would, in the natural course of things, conduce largely to her happiness.

“Just now, dear father,” she answered with a sadness that would have affected Mr. Kingsford painfully, had not reasons at present unknown to her made him wish that she should be less elated by the morning’s revelation, than disposed to bear herself towards him with even more than her usual duteousness, “the responsibilities of wealth are all I can think about,—I want to talk it all over with you, and ask your advice and guidance.”

No intimation could have been more acceptable to Mr. Kingsford, who only a minute before had been debating how he should invite her to a *tête-à-tête* conference in terms that, without needless formality or preciseness, should indicate that he wished to speak with her on matters of high moment.

“Bring me my coffee, Ger, when I have had my after-dinner nap,” he replied, in a graciously confiding tone, “and then we can have our chat without fear of disturbance.—And now, my darling, let me lead you to dinner, for there is Charlotte already on her way to the dining-room.”

Three hours later Geraldine might have been seen bearing a cup of strong coffee from the drawing-room to her father’s peculiar apartment; and as the tall and singularly beautiful young woman crossed the brightly lighted hall, no spectator—with a knowledge of the conditions of her life and the purpose with which Mr. Kingsford awaited her advent in the library—could have forbore to pity her.

“Not asleep?” she said, when, after noiselessly entering the room, she found her father sitting erect in his favourite easy-chair, midway between the hearth of a glowing fire and his writing-table, on which stood a shaded lamp.

“Neither asleep nor drowsy: I have been thinking too much about you, to sleep. But still, I wish for my coffee, and I’ll drink it leisurely before we begin to talk.”

Obedying this intimation, Geraldine maintained silence whilst her father sipped his small cup of black drink, alternately playing with his spoon and regarding her between the sips which he took with a sort of ostentatious deliberateness.

“There,—that’s good medicine,” he at length observed with the air of a man who had thoroughly enjoyed a favourite stimulant, as he leaned backwards and put the empty cup on the writing-table. “Now, Ger, I’m ready for talk.”

On this signal, leaning towards her father, whilst she intently regarded him from her low seat under the mantelpiece, Geraldine went straight to the point of her thoughts; and rightly assuming that her father was familiar with all the particulars of her fortune, and sufficiently acquainted with the object of James Stapleton’s visit, she at once laid before him her project for sharing her wealth with her brother.

“Your wish does you credit, Geraldine, and at the same time is no more than I expected from you,” Mr. Kingsford observed, when he had allowed Geraldine to state her views with all

possible fulness; "and I quite agree with you that the circumstances of Mr. Kilderbee's remarkable deed—which was unquestionably made under the notion that you would be my only child—enjoin that you should not be unmindful of the injury which that instrument, uncorrected by sisterly generosity, would inflict on Herrick."

"It is such a relief to hear you say so!" ejaculated Geraldine.

"But," continued Mr. Kingsford, "before we can decide how you should make good to Herrick the loss which he sustains through not having been born before your great-uncle (as we call him) executed that infamous deed, I must speak to you about another matter—an even more delicate matter—concerning which I am empowered to speak to you."

After a pause he proceeded with increased pomposity and less tenderness. "A woman of five-and-twenty years does not need to be told that she is of marriageable age: and a woman of the many personal charms, which even more than your fortune distinguish you from the ordinary run of young persons of your sex, will hear without astonishment that she has inspired with love a man who is in every respect qualified to make

her a good husband. In the natural course of things, Geraldine, you will soon marry."

The scarlet that leaped to Ger's face at these last words was her only reply to her father, who continued, "Moreover, my child, it is my agreeable duty to inform you that Mr. Vincent has this morning proposed to me for your hand, and while I do not hesitate to say that I regard his offer as the offer of a gentleman who——"

"Dear father," interposed Geraldine, in a tone of consternation that accorded with the rapid change that had come over her countenance, "what did you tell him?"

"My answer," deliberately responded Mr. Kingsford, "was what a man of Mr. Vincent's position naturally expected. Mr. Vincent is an accomplished gentleman, a wealthy man, a member of parliament, a Vincent of the Border, my wife's brother, my partner, and—in confidence I tell you, Geraldine—my benefactor. Naturally, my dear girl, I told him that it would give me the greatest possible pleasure to strengthen and increase the ties that already unite us by making him my son-in-law; and I now venture to counsel you, Geraldine, to accept an offer which is so eligible from every point of view. But—mind—mind—Ger, while I promised Vincent to exert

my influence with you, I made him fully understand that no unfair pressure should be put upon you."

"Dear father," said Geraldine, in a voice that was both tremulous and firm, "I thank you much for that consideration. But of course I must decline Mr. Vincent's proposal."

"Of course?" ejaculated Mr. Kingsford, repeating her words with an accent of surprise, "I do not see that it is such a matter of course."

"Mr. Vincent pays me a high compliment; but—I do not love him."

"Let him try to win your love. You are free: let him approach you as a lover, and you will soon learn to love him."

"I am not free," Geraldine murmured.

"Not free!—Geraldine, you astonish me!" exclaimed her father with well acted hypocrisy. "To whom have you bound yourself by word?"

"I have given my word to no one," answered Geraldine, with no diminution of resoluteness, though every muscle of her frame trembled with the violence of her emotions, "but I have done more, I have given my heart to Lemuel Stapleton, and I have his."

"What—has he told you so?"

"Not with words. Dear father, don't make me die of shame. Oh, spare me."

There was such misery in the tone of this entreaty, that it was not until he had paused for a full minute that the father could persist in the course which he had marked out for himself.

"Years since, Ger," he observed, with no lack of tenderness, "a rumour reached me that you and Lemuel Stapleton had contracted a—a—well, a kind of sentimental intimacy: and though it occasioned me some annoyance at the time, I thought it best to say nothing to you about a matter which I was induced to regard as the romantic trifling of two young people. But am I to understand that it was a more serious affair?"

"Have I not already told you?" returned Geraldine, renewing in the eloquent anguish of her pale face her entreaty for mercy.

Under similar provocation many fathers, more violent though less unscrupulous than Mr. Kingsford, would have denounced the perfidy and presumption of the man who had raised an obstacle to the attainment of their wishes; but Mr. Kingsford was too good a tactician to drive his docile daughter into rebellion by menaces and brutal speeches, and too kindly a man not to commiserate the child on whom he was deliberately inflicting the sharpest pain that a woman's heart can endure.

“Then, Ger,” he observed, with the air of a man resigning himself to a cruel disappointment with the best possible grace, “you have given me your final answer to Mr. Vincent’s proposal?”

To which inquiry Ger’s lips motioned an assent, whilst no sound louder than a faint sigh escaped them.

“My dear,” observed Mr. Kingsford, when he and his daughter had maintained for full three minutes an unbroken, and to Geraldine an exquisitely painful, silence, “it is my duty to put before you some facts which should not be kept from you.”

Having thus spoken, Mr. Kingsford rose, walked to the door of his library, turned the key in the lock of the door, and then having drawn his chair three paces nearer his daughter, seated himself so that she could distinctly hear every syllable of a series of disclosures which he forthwith made to her in a voice which, throughout the long continuance of its utterances, was terribly audible to her, though it was little louder than a husky whisper.

He told her that instead of being the opulent man she had been taught to think him, he was an embarrassed and needy man, a man so burdened with debts and hampered with obligations, that if he

were then to realize every farthing of his property and pay off every penny of his liabilities, he would be left without the means of decent maintenance after retiring from Coote Hall. Minutely he explained to her the origin, growth, and details of his misfortunes and incumbrances,—laying stress on the hardship entailed upon him by the very deed by which her fortune had accrued to her: showing how his reasonable expectations of succeeding to Mr. Kilderbee's property had induced him to take steps which under any circumstances were imprudent, but had it not been for the hopes which Cornelius Kilderbee had maliciously planted in his breast would have been actually wicked as well as unwise: explaining how his apparent extravagance in rebuilding Coote Hall was merely an attempt to amend one of the worst consequences of Cornelius Kilderbee's unjust disposal of his estate, by improving, with money taken from the trust fund, the property that would eventually be his son's. He showed how in three important speculations by which he had hoped to escape from his involvements he had found renewed impoverishment instead of relief. That his minute and lengthy disclosures were in all respects honest, that they put no false colouring on the incidents of his ostentatious expendi-

ture and foolish efforts for recovery of lost means, that he was innocent of garbling the facts of his discomfiture, as embarrassed men invariably misstate the causes of their difficulties, this record cannot say. But for the most part it was as truthful a view of his own affairs as he took of them in his own private consciousness. Having persuaded himself that his involvements were due to misfortune rather than unwisdom, to successive combinations of disastrous accidents which he could not have foreseen rather than to his own rashness and incompetence and vanity, he believed himself to be dealing truthfully with his daughter when he made her take the same view of his position. Anyhow, the statement was totally free from one kind of untruth that almost always characterizes the statements which bankruptcy gives of its affairs.

No item in the long list of liabilities and losses was withheld from the account which made Geraldine aware—that her father was on the verge of insolvency; that his interest in the Bank had dwindled to a life-annuity which was already encumbered; that his landed estate was heavily mortgaged to his partner, who had likewise advanced him several sums on personal security; that whereas she was a woman of fortune he was almost penniless

and his son without resources ; that unless she would sacrifice herself for their good, her father would fall into ignominious indigence and her brother would lose the position which he hoped to fill amongst the Border gentry. Without her help, commercial degradation, expulsion from Coote Hall, and total loss of social dignity, would quickly ensue ; but with her help, the old home might be preserved, and her brother—whom Felix Vincent had promised to make his partner in the Bank—might be his father's successor in Carlton Cross and Coote Hall.

Alike emphatic and sincere was Mr. Kingsford in impressing Geraldine with a sense of the consideration and munificence which had marked Felix Vincent's conduct. Had he always taken his partner's advice, Mr. Kingsford humbly acknowledged that he should have escaped the anguish and shame of being compelled to ask his daughter to save him and her brother from absolute ruin. More than once Felix Vincent had averted catastrophe from his sister's home : and even in his overtures to her, whilst giving the most conclusive proof of his affection, he displayed a noble immunity from mercenary motives. Far from seeking her fortune, he had positively expressed his wish to marry her on terms that would place him in the same

position which he would occupy if he were to take a penniless bride. By a new deed Mr. Vincent had proposed to give Herrick an interest in Kingsford's Bank equal in value to every sixpence of whatever fortune he should receive with Geraldine.

"So, Ger," urged her father—over whose face during these disclosures had come the terrifying look of eagerness and oldness which Geraldine had not seen there since the close of the previous spring—"by marrying Felix Vincent you will not only secure a good husband for yourself, and effect ten times the good that you would do Herrick by giving him half your fortune, but you will save me. No, no, why should I speak of myself? I am an old man : and even if you kept me here in Coote Hall a little longer, I should soon be taken to another and more quiet home."

"Dear father,—dear, dear father!" implored Geraldine, coming to his side, and laying her hand tenderly on his white head, which, on his ceasing to speak, had fallen on the arm of his large chair.

In another minute she was lavishing kisses on his forehead and upturned eyes ; and when she had thus comforted and reassured him with passionate demonstrations of filial devotion, she

said with fearful calmness, "Dear father, let us speak no more now. To-morrow—when I shall have prayed to God to show me the right path and give me strength to take it—I shall be better prepared to tell you what to say to Mr. Vincent. At present I am so stunned and blinded by what you have told me, that I—cannot hear my conscience,—I cannot see my duty."

But before Geraldine could remove herself from the room, the speechless misery of her father's face recalled her from the door which she was in the act of opening.

"My heart, my love, my honour," she exclaimed impetuously, giving him yet another embrace; "do know, *do* know, that your daughter loves you better than her life."

"I know it," was the father's hurried answer. "I know it. But go, dearest, go to bed. In another minute I shall be sobbing: and when men weep, they must be alone."

CHAPTER XIX.

Geraldine's submission.

THE night was passed by Geraldine in prayer and tears.

The dawn came before she had closed her eyes in slumber; and on rising from her sleepless pillow she was still so stunned and blinded that she could not see her duty.

That she thus wavered between two courses is not wonderful.

Even those, who think that a girl so tried should be ready to sacrifice herself and her lover to save her father from ignominy and her brother from one of the bitterest kinds of humiliation, will be slow to blame Geraldine for shrinking from the part which filial duty and sisterly affection required her to play. By those also who think that she was bound to place Lemuel's happiness before all other interests, it will be allowed that she was justified in questioning—whether her obligations to her father and brother ought not to have more weight with her than the unspoken

troth-plight which bound her to Lemuel ; whether she would be justified in purchasing any amount of earthly good for her father and brother with the grievous sin of giving herself in marriage to a man whom she did not love and knew that she could never love.

From another interview with her father—held soon after his breakfast—she learnt that the circumstances of her case presented her with no third alternative. Her fortune she prized as lightly as women of lofty nature are wont to prize material possessions : and it had occurred to her that by a total surrender of her fortune to her father she might put him in a position that would secure him from pecuniary catastrophe, and Herrick's prospects from ruin. But her father convinced her that the sacrifice of her fortune would of itself be insufficient for the ends that he and she desired to compass. The only way by which she could effectually avert degradation from her father, and secure to Herrick an unclouded entrance on manhood, was her acceptance of Felix Vincent, whose strength would by that act become *her* strength. On this point Mr. Kingsford was very resolute, insisting, perhaps with less truthfulness than emphasis, on the utter futility of the minor sacrifice by which Geraldine hoped to spare her-

self the far greater sacrifice of herself—which included the desertion of her lover and the destruction of his happiness under circumstances which would necessarily give her conduct in his eyes a colour of peculiar vileness.

So the conference extinguished Geraldine's one faint gleam of hope : and after receiving her father's assurance that there was nothing for her to do but to determine whom she would sacrifice, herself and her lover, or her father and brother, she obtained permission to defer her final answer to Mr. Vincent till the following morning.

The day passed as never time before had passed with Geraldine. The gloomy days, that intervened between her mother's death and funeral, were less dark and heavy with despair than the hours which she now spent in her solitary room,—imagining the anguish that would be Lemuel's, the scorn and shame and life-long misery that would be hers, if she betrayed him ; imagining, on the other hand, the ghastly results of her refusal to accede to her father's request. Of the immediate results of such a refusal, her father's death would most probably be one. And as this appalling thought occurred to her, she shuddered and shrank from herself as one whose soul was stained with the guilt of parricide.

After the day came another night,—not, like the previous night, spent in utter sleeplessness.

Succumbing to the exhaustion which grief effects in the young sooner than in the old, Geraldine fell into a troubled slumber, in which she dreamed about her mother,—dreamed that her mother was once more a young married woman, with a little girl, her Geraldine, playing at her feet,—dreamed of her next as a gracious lady, standing beside that same girl, (now grown taller and slighter and more companionable for a mother) and as she stood, watching her only son marching to and fro with his martial playmates. The dream was a diorama of domestic scenes that illustrated Bessie's love for her children; and the dream closed with one scene so terribly vivid to the dreamer, so pertinent to her latest sorrow—of which she never lost sight throughout the long series of visions—that in the agitation which it occasioned her she awoke exclaiming, “Mother, you have taught me my duty, and I will do it.”

It seemed to the dreamer that she was once more a girl, midway betwixt childhood and early womanhood; and that her mother was about to leave Coote Hall for Orford-Ness to lay down her life for her son. Geraldine not only saw her mother's semblance—shape, countenance, profile,

eyes, lips,—she felt her touch, felt its peculiar warmth as her mother put a firm, living hand in hers, and repeated those well-remembered words which were amongst the last that Bessie uttered to her daughter, “My darling, whatever may happen, bear in mind throughout life that no sacrifice, which you can ever be called on to make for your father or brother, can exceed what you ought to be willing to do for them. I might say this of any girl who is a daughter and sister: but there are circumstances—circumstances of which you know and need to know nothing at present—that makes it especially true of you and your duty to your brother. Mind this, Ger. One day you will see all the meaning of my words.”

The dream ended when Bessie Kingsford seemed to have spoken the last of these words.

Geraldine knew that she had only dreamed a dream: but those who make light of what are termed spiritual manifestations, no less than those who think that the dead do actually visit the living in earthly shapes, will be disinclined to ridicule her for regarding this dream with a kind of superstitious awe,—as a divine declaration of the choice which she should make between the two alternatives that fate had presented to her.

It was already morning—a bright, brisk winter’s

morning—when Geraldine sprang from her bed, and looked upon the park and shrubberies glittering with hoar frost.

A minute before she had been in dreamland ; and now she surveyed the pleasant scenery—the sweeps of sheep-bitten grass, the grey branches of the old familiar trees—that surrounded the home which it was her allotted task to preserve by the sacrifice of her life's happiness to her brother Herrick—even as her mother had laid down *her* life's happiness to preserve his.

When Geraldine Kingsford had made her toilet and rendered her customary devotions to Heaven, she repeated the lines which Tennyson places in the mouth of the daughter of the warrior Gileadite—

“I heard Him, for He spake, and grief became
A solemn scorn of ills.

“When the next moon was roll'd into the sky,
Strength came to me that equall'd my desire.
How beautiful a thing it was to die
For God and for my sire.”

So Geraldine, whose grief had for the moment become a solemn scorn of ills, decided to endure her lover's pity and the world's disdain and all the woes that cover the woman who surrenders life with a man whom she loves for life with a man whom

she does not love; and having so decided—ere three full hours had followed her decision—she went to her father's library, and finding him there, said in a low, clear, firm voice, "Dear father, tell Mr. Vincent I will do my best to be a dutiful and good wife to him."

CHAPTER XX.

Public Opinion.

O far as candour was possible under her circumstances, Geraldine was honest to Felix Vincent.

When he came to her in consequence of the message which she sent him by her father, she made no professions of such love as women usually cherish for the men whom they promise to marry. Acknowledging her sense of the compliment which he had paid her, and alluding to the many proofs which he had given of attachment to her father—as facts which gave assurance that her happiness would be safe in his keeping—she intimated with clearness, but no want of delicacy, that personal preference of him before all other men was not the motive which induced her to accept his suit. She even went so far as to admit that the thought of becoming his wife was so novel a prospect, that she hoped he would not urge her to fix a very early day for their marriage. But the significant firmness with which she pledged

herself to be his wife, satisfied Felix Vincent that, when he had celebrated his *mariage de convenance*, he would find her a considerate, loyal, and unre-pining companion.

Knowing the exact nature of the sacrifice which she was making, Felix Vincent, besides entertaining respect for her frankness, was grateful to her for it. Had she feigned feelings which it was impossible for her to entertain, he would have despised her ; but the dignity and truthfulness of her attitude—in a position very ill-suited to the display of either quality—filled him with compassionate respect for the victim of his mean ambition.

And while Geraldine and Felix Vincent were thus arranging themselves for a loveless marriage with as much honesty and avoidance of petty falsehood as such an arrangement permits, their neighbours were indignantly censuring Geraldine's shameless conduct towards Lemuel, whose devotion she had tossed aside like an old glove, in order that she might become the wife of a rich man. For, knowing nothing about the fortune which she had recently acquired, society was of opinion that Miss Kingsford of Coote had made, so far as material considerations were concerned, a highly eligible and even brilliant match. Mr.

Vincent was rich, in parliament, decidedly handsome, not yet forty, and of unimpeachable character. He might have taken a bride from more than one noble house: and now he had purchased his partner's daughter, who was known to have plighted her troth to Lemuel Stapleton. That Geraldine had sold herself, was the view taken of her conduct in the borough, where her perfidy to James Stapleton's son roused almost universal resentment,—and in those circles of county society in which the announcement of Felix Vincent's engagement occasioned bitter chagrin to several ladies who had taken pains to win his favourable regards. And so far as the main fact was concerned, society made no error. Geraldine *had sold herself for a price*—but a very different price from what society imagined.

Next to her consciousness of the injury which she had inflicted on Lemuel, and her clear perception of the view which he would naturally take of it, nothing in her work of self-sacrifice occasioned Geraldine acuter anguish than her knowledge that by affiancing herself to Felix Vincent she had lost the respect and won the contempt of her neighbours. The world's disdain was a chastisement which her affectionate nature disqualified her to meet with “a solemn scorn of

ills." From childhood she had taken a wholesome pride in her popularity amongst her humbler acquaintance. More than once in later years her face had glowed with delight under demonstrations of the strong interest—an interest that may almost be called affection—cherished for her by the tradesmen of her native borough and the villagers of Coote. She had known that her simple admirers accounted her beauty as goodness; but whilst she smiled at the enthusiasm which her personal loveliness and gracious cordiality occasioned amongst her lowlier neighbours, she was delighted by its excessive fervour and indubitable sincerity. And now she writhed with anguish as she thought how in every homestead and workshop of the Border, no less than in the drawing-rooms of her social equals, she was regarded as an illustration of the perfidy and meanness of which sordid women may be capable.

She knew herself scorned even by those who strove to hide their contempt.

She knew herself to be despised by the writers of the dozens of congratulatory letters which, pouring in upon her from hall and parsonage, expressed in courteous phraseology their writers' hopes that she would derive from her marriage all the happiness which so brilliant a match

seemed likely to afford. No words were gentle enough, no looks pleasant enough, to mitigate the pain which every spoken congratulation caused her. When James Stapleton kissed her with undiminished kindness, and bade her look hopefully to the future, the softness of his voice and the paternal tenderness of his manner, did not delude Geraldine into thinking that he held her guiltless of deliberate cruelty and odious falseness to his son. When Lemuel's sisters kissed her and gave her their best wishes of happiness, she knew that their eyes brightened less from sympathy than disdainful pity for the woman who had jilted their brother, to mate herself with one of greater wealth and more assured position.

There were those also who were at pains to make her know the light in which society regarded her conduct.

"Geraldine Kingsford, you are a hardier as well as more shameless woman than I took you for," said Bertie Godsall, looking Geraldine full in the face ere her engagement had been announced many days in the borough. "You love Lemuel, have loved him for years, and now you sell yourself to another man for money. That does not surprise me. Women such as you are

have often done as basely. The man for whom you have successfully intrigued is the man whom I love ; and whilst you were wheedling me into the folly of revealing to you my love of him, and afterwards whilst you professed to sympathize with my grief, you were laughing at me, and taking measures to win him. That does not so far astonish me,—at least it does not seem altogether inexplicable to me : for books have long ago taught me what women of your sort can do. But at your *hardihood* I *do* marvel. How you, well knowing the consequences of your conduct, could make yourself a mark for such disdain and scornful derision as every tongue in the Border is pouring upon you, I cannot imagine. Ten times the wealth of Mr. Vincent would not compensate an ordinary woman for a tithe of such ignominy as you have brought upon yourself.”

Geraldine was silent.

What was there that circumstances permitted her to advance in justification of her apparent perfidiousness to Bertie Godsall ?

“ Everyone despises you,—some with the scorn that makes loud laughter, and some with the contempt that is akin to pity,” continued Bertie Godsall. “ I feel the first, the angrier kind of scorn. What is more, Geraldine Kingsford, I

hate you as woman never before hated another. My vengeance shall follow you throughout life. If you have beautiful children, I—I—will make their very beauty reproach you with the abominable story of your mercenary marriage. If you bury them, you shall not stand over their open graves without seeing me—*amongst the mourners.*”

Bertie Godsall’s vehemence was one of those persecutions which Geraldine endured with her “solemn scorn of ills.”

In that same superb contempt for the lesser consequences of her noble sacrifice of self, she found a sufficient armour of indifference for the anonymous letters in which a few malignant busybodies upbraided her for her miserable selfishness and heartless perfidy.

But she found it more difficult to endure with equanimity the manner in which she was congratulated on her engagement by Herrick—for whom, even more than for her father, she had surrendered all her hopes of earthly happiness, had taken upon herself the obloquy of her neighbours, had plunged her lover in misery, and had consented to an odious marriage.

“Do you know, Ger,” said the well-looking, foppish, garrulous young Cantab, when he had

kissed his sister on either cheek, and declared his opinion that Felix Vincent would prove the best of husbands and the most agreeable of brothers-in-law, "there have been so many rumours about you and Lemuel Stapleton, that at one time I feared that you would make a fool of yourself and marry him. Indeed, if I had not credited the current report, and believed that you were really in love with Lemuel beyond all possibility of cure, I should have expostulated with you on the score of family dignity. For though Lem is a capital fellow in his way, and in time will very likely turn out no end of a big doctor in London, he is not up to our mark. And if the reports had proved true, I should have thought you had made a sad mesalliance, though out of respect to your feelings I should not have said so."

"Thank you, Herrick, for the consideration which circumstances do not permit you to exercise towards me," Geraldine answered, while her face crimsoned with a blush which Herrick declared aloud was an addition to her beauty.

Attending the pain caused by his idle words, was satisfaction with their testimony that he at least—coming fresh from Cambridge on receiving intelligence of his sister's engagement—had not heard her spoken of with disrespect.

Nor was it wonderful that he was ignorant of the view which society took of Geraldine's conduct.

Social censors are wont to lower their voices on finding themselves in company with the near relatives of those whom they are pleased to denounce as social offenders.

CHAPTER XXI.

Another Fortune in Mr. Felix Vincent's Path.

BUT the Powers that for some good purpose were trying Geraldine with such tribulation as seldom falls to woman's lot mercifully determined to spare her that portion of her contemplated self-sacrifice which would have entailed upon her life-long sin in addition to life-long misery.

By releasing her from her engagement to marry Felix Vincent the course of events liberated her from an undertaking which she could not have fulfilled without injury to her moral nature, since its accomplishment would have involved a crime to which no considerations would have reconciled her conscience. But that readers may not give Felix Vincent any credit for his part in this mitigation of her doom, a brief statement must be made of the circumstances which decided that gentleman not to link himself in wedlock with a woman who, however successful she might have been in careful endeavours to render him all

the services of wifely duty, could never have cherished for him the genuine devotedness which, notwithstanding the hardness of his heart and the selfishness of his ambitions, he was qualified to prize in his wife, from prudential if from no higher considerations.

The London season of 1860 was drawing to a close, and Mr. Vincent was looking forward to his marriage with Geraldine as an event that would probably occur towards the end of the year, when one hot summer's morning he sauntered down George Street, Westminster, and on coming to the end of that sedate and rather gloomy thoroughfare turned into the chambers of his friend, John Ibbotson, a gentleman highly respected at the Law Institution as an honourable and successful solicitor,—also well known in the western quarter of the town as a parliamentary agent, enjoying the confidence and patronage of many leading members of the Conservative party.

Mr. Ibbotson and Felix Vincent were of about the same age. They had been chums at school, articled pupils in the same office, and fast friends ever since they gave up the chambers in Raymond's Buildings, Gray's Inn, of which they were joint-tenants from an early date of their professional careers, until Felix withdrew from London

and settled in Carlton Cross. Whilst Felix had been playing his winning game in the Border, John Ibbotson had been scarcely less successful in London: and now that they had achieved in the way of social advancement all that they had hoped to accomplish in considerably less than twenty years of practice, they liked each other all the better because of their success. Their intimacy was the intimacy of two men of the world, who, having pleasant memories of times when self-interest was neither their sole nor strongest motive of action, attached a sentimental value to the duration and closeness of their acquaintanceship, and contrived to believe that it would have been just as firm and unbroken had they not found it alike convenient and profitable.

"It's a hot morning, Jack," observed Felix Vincent on entering his friend's peculiar office—a pleasant room with a large window overlooking St. James's Park.

"Very much so—*almost* too hot for work," replied the industrious John Ibbotson, with an accentuation on 'almost,' which signified that the weather must be very hot indeed before he would think it too hot for his favourite pastime.

"Are you hard at it now?"

"Not for a few minutes, as you are here—but

I can't spare much time even to so important a man as the member for Carlton Cross," returned the master of the chamber, pointing to a huge deed that lay unfolded before him, "I was idle yesterday."

"I know you were. You dined at Richmond with your client, Mrs. Coroner."

"You know a great deal too much, Felix," answered John Ibbotson, with a chuckle. "I called on the old lady shortly before six o'clock, but I did not dine with her. When I had transacted a piece of business with her, I dined with half-a-dozen friends in one of the small rooms of the Star and Garter—one of those little dens that overlook the lawn."

"Good dinner?"

"Pretty well. But there was too much noise in the hotel, and the den was hot. There was a big dinner going on in the Grand Room, the riotous proceedings of which demonstration—it was a political dinner—are very incorrectly reported in to-day's *Times*, which would have the public believe that a member for Carlton Cross, who was at the dinner, committed the blunder of calling Mr. Matthew Ross 'member for Honiton,' instead of 'member for Tavistock.'"

"John Ibbotson, you know more than enough," laughed Mr. Vincent.

"You saw me from one of the hotel-windows knocking at Mrs. Coroner's door—Eh?"

"Exactly so."

"After all, omniscience is an affair that usually admits of explanation."

"How much longer does Mrs. Coroner mean to live?"

"Not many years."

"I dare say some of her nephews think she might as well have had the good taste to die before completing her eighty-sixth year."

"A-ah! and they would take that view all the more decidedly if they knew as much as I do."

"What's that?"

"The contents of her will."

"Then she *has* made a will?" ejaculated Felix Vincent with an air of lively interest.

"Made it last week. I made it for her. She must feel that she isn't much longer for this sadly wicked world," returned Mrs. Coroner's solicitor, who had often spoken with his friend Felix about her affairs, which had given rise to two or three lawsuits, on certain nice points of which contentious proceedings the two lawyers had exchanged confidential opinions, "or she would not

have overcome her reluctance to think about death so far as to give directions for the disposal of her estate."

"Which of the Canon's children will get the most?"

"You have a reason—a *sufficient* reason for asking?" inquired John Ibbotson, looking his companion full in the face while he waited for the only answer that would induce him to reveal the particulars of a client's confidence even to so old and trusted a friend as Felix Vincent.

In the way of gossip John Ibbotson had mentioned that Mrs. Coroner had made her will; but when he found himself pumped for the contents of the testament,—he hesitated ere he consented to gratify his friend's curiosity.

"A good reason," Felix Vincent answered, with an accent calculated to overcome his companion's scrupulousness.

"A business reason?"

"Of course.—No other."

"Well, then—I'll tell you—under strictest seal. Canon Godsall's sons will all take alike."

Having made which disclosure John Ibbotson paused—to play with his friend's eagerness for further information.

"And the daughter,—what will Bertha have?"

"Every penny."

"What!—does she get the whole?"

"The whole,—for her absolute and uncontrolled use."

"The old lady must be in a great rage with the nine boys about something?"

"I dare say they have bled her a goodish deal. But they have also made the great mistake of toadying her. Now Miss Bertha, with better knowledge of human nature—if, by the way, the nature of an old cat has anything to do with human nature,—has never seemed over-anxious to curry favour with the old woman. Mrs. Coroner has often spoken to me about the girl's honesty. Then again, none of her nephews have done well,—and some of them deuced ill."

"Frank and Cuthbert and Ambrose are absolute blacklegs," observed Felix Vincent of three of Bertie Godsall's nine brothers.

"I daresay."

"How much property is there?"

"Seventy or eighty thousand pounds—more or less."

"Then the poor old Canon will take nothing?"

"Yes, he does,—I forgot his legacy. She leaves him her portrait—a beastly daub in oils—as a valuable addition to his collection of art treasures.

All the rest of the property goes to her niece. The old lady has a spice of humour in her bad nature."

"By Jove!—If the testator should not revoke the will, the chief legatee will come in for a pretty penny."

"She wont alter that will. She suffered so severely from the blue-devils in bringing herself to make it, that she'll never play with it. Some old people like to pelt their wills with codicils, till no human intelligence can see the meaning of the entire instrument. But Mrs. C. is not of their sort."

"Anyhow I shan't lend the men money on their expectations."

"You'd better not.—Are they clients of Kingsford's Bank?"

"The Canon is of course."

"Well, now, you—but of course,—'mum' is the word."

"Of course."

After a little more chat on matters not connected with the course of this story Felix Vincent rose with the intention of leaving his friend to the perusal of the big parchments: when just as he was turning to quit the room he was arrested for a moment by the question, "By the way, Vincent, when are you to be married?"

"Towards the end of the year."

"That's right," returned John Ibbotson, with rather piquant drollery, "I like to see *young* people take their love-affairs coolly. Hasty marriages are productive of evils from which I warn you, my dear young friend."

"You'll have to be my 'best man.'"

"No, no," answered John Ibbotson, chuckling over the proposal with a glee that made his ample face beam brightly, as he glanced downwards at his portly figure.

"Why not?"

"I am forty-two inches round the waist. A man who is forty-two inches round the waist has no right to be best man to anyone."

"Well, good bye. Now that parliament is up I am going down to Carlton Cross.—Run down, Jack, with me."

"No.—There, Felix,—be off."

Whereupon Mr. Felix Vincent, M.P. for Carlton Cross, took his departure, and a few hours later as he travelled down to the Border by express train he bethought himself that as a man of honour he was bound to liberate Geraldine Kingsford from an engagement which she could not fulfil without doing violence to her most sacred feelings, and that as a man of prudence he

should be justified in marrying Bertha Godsall, though she had nine ne'er-do-weel brothers, and though her father could not give a handsome portion. "It's true that I must let Geraldine's fortune alone for a short while," Mr. Vincent observed to himself, "but Bertie without a penny is more to my taste than my partner's stately daughter with all her money. Moreover, now that an effectual obstacle has been put in the way of Miss Kingsford's marriage with Lemuel Stapleton, it will not be difficult to bring about an arrangement that will make her fortune part of the capital of Kingsford's Bank, and whatever becomes capital in Kingsford's Bank will sooner or later become the property of Hercules Kingsford's brother-in law. She will be managed with ease: but I must be careful how I play my cards with Bertie,—for her love for me has been soured by my engagement with Geraldine."

CHAPTER XXII.

Bertie Godsall makes her Game.

THE parliamentary recess was still in the first month of its life when Felix Vincent, sitting on a lounge-chair in Geraldine's "sanctum," opened a noteworthy conversation with the lady who expected soon to become his wife, by saying with more formality than usually marks a lover's addresses to his mistress, "Miss Kingsford, you have honoured me by promising to become my wife, and I only render justice to your goodness and high principle when I declare my confidence that having become my wife you would do your utmost to make me happy in my home as well as respected in society. But you do not love me."

"I entertain for you, Mr. Vincent," replied Geraldine, blushing deeply, as she availed herself of her companion's implied permission to forbear from addressing him by his Christian name; "every feeling of regard that I ever professed for you. You have my respect and my sincere

gratitude for kindnesses done to my father, no less than for brotherly intentions to my brother. I am sure that you are a good and honourable man, for whom I wish——”

Geraldine paused, and Mr. Vincent maintained silence, until, with brightening eyes and a more tremulous voice, she added, “for whom I do most sincerely wish that I could feel more as a woman ought to feel for the man whom she intends to marry.”

“My dear Miss Kingsford, do not trouble yourself to repeat that assurance. Your conduct to me has been honest, frank, noble. You have deceived me in nothing ; but I have deceived myself with a hope that when circumstances had induced you to regard yourself as my future wife you would cherish for me a warmer feeling than respect—a sentiment more personal to myself than grateful recognition of the value of whatever slight services I may have rendered or may mean to render to your family. Of course I know the consideration that induced you to accept my suit : and now that I make that admission, you must allow me to assure you that from the day on which you took my proffered hand—ay more, from the day when I determined to make you an offer of my sincere and disinterested devotion, it has been my

resolve not to let you bind yourself to me indissolubly, unless I should be satisfied that in so committing yourself to my hands you would do no violence to your wishes and your conscience. Miss Kingsford, you do not love,—you cannot love me,—it is impossible that you should ever love me.”

The fervour and pathos with which these words were uttered did more to inspire Geraldine with affection for her accepted suitor than any speech that he had ever made her. The manliness with which he seemed to accept his fate, in terms that implied undiminished tenderness and increased respect for the cause of his disappointment, touched the woman whose heart confirmed his declaration of the hopelessness of his desire to win her love.

“That I cannot make you as happy as you ought to be, Mr. Vincent,” she said, distinctly and with a peculiar nervous force in her low voice, “is one of many sorrows with which it has pleased Heaven to afflict me.”

“Dear Geraldine,” returned Felix Vincent, again using her Christian name, “tell me nothing of your sorrows. Spare my selfishness that punishment; I cannot endure to think of the trouble in which my passion has steeped you. You have

received at my hands wrongs which you might well repay with disdain and resentment—wrongs for which I must make all the amends that are in my power.”

“You’ve been very good to my father, my brother, and myself.”

“Not to yourself, Miss Kingsford, hitherto. But I will now begin a worthier course of action towards you by liberating you from the promise with which you pledged your honour to be mine: and whilst I so free you from an engagement—formed out of respect to considerations that few women would have been unselfish and noble enough to prefer before their dearest hopes and plans for personal happiness—let me impress upon you that every advantage which you hope to secure to your father and brother by your acceptance of my offer shall be secured to them by your dismissal of a suitor who—though you have accepted him—is unworthy of you.”

Thus it came about that Geraldine found herself freed from her promise to Felix Vincent; and though her liberation from that engagement offered her no hope of reconciliation with Lemuel, or of escape from the heaviest of the sorrows which she had consented to bear for the sake of her father and brother, it removed so heavy a burden from

her conscience, and relieved her darksome prospect of so many black clouds, which had threatened to burst in storms of sinful calamity over her future, that she, from whose life the mercies of Heaven just then seemed to have been well-nigh withdrawn, could not find language of sufficient force to declare her gratitude at God's throne for His mercy in thus mitigating her doom.

Hitherto her religious life had been marked neither by the inquisitiveness nor by the earnestness that frequently animate the hearts and minds of women : but in a simple, unobtrusive, and occasionally inconsistent fashion, she had been no less devout than conscientious,—avoiding all thoughts and actions which her not invariably logical instructors had taught her to regard as sinful ; discharging with temperate enjoyment those pleasant offices of Christian charity which wholesome education no less than natural instinct had enjoined her to fulfil to the poor on her father's estate ; at times troubling herself overmuch about her own very trivial misbehaviours ; and at all times, in accordance with doctrine instilled into her in childhood, believing that all the incidents of her daily life were in some mysterious way arranged and ordered under the immediate supervision and by the direct agency of her Heavenly

Father. And this belief being one of the most important facts of her theology, when it seemed that Heaven, speaking to her through the purest affections of her nature, required her to commit actual perjury in Coote Church, she had been sorely puzzled and pained by her inability to account for the apparent sinfulness of the order that had seemed to come to her from a source whence no sinful thing can proceed. A woman of her simple views might doubtless have attributed to Satan the suggestion that, after breaking faith with her lover, she should marry a man for whom she had no love : but since the suggestion pointed to a rare and signal work of self-sacrifice, and offered her no single earthly reward for her performance of the appointed task, Geraldine may be pardoned for not entertaining a suspicion that it was the Devil who was leading her to ruin by playing upon affections which constituted at the same time the strength and weakness of her nature. Anyhow her faith in God's directly personal government of her life was in no way disturbed by her inability to account for this peculiarity in one of the trials which He had seen fit to put upon her : and no sooner was this transient perplexity terminated by the disappearance of all necessity for her marriage with Felix Vincent,

than she hastened to offer up her thanks to the Divine Power who no longer demanded of her the commission of a sin, or rather let us say, had relieved her appointed self-sacrifice of a condition that savoured of wickedness.

Hercules Kingsford was by no means a sharer in his child's gratitude for the change wrought in her prospects. Bitterly chagrined by the miscarriage of his scheme for her settlement and the salvation of his own perilous fortunes, he was at first warmly incensed with Geraldine for what he termed her foolishness in consenting to Felix Vincent's generous proposal. Her repeated declarations of readiness to devote all her fortune to the rehabilitation of his affairs, and Herrick's ultimate advantage, affording though they did a prospect of immediate release from his most pressing embarrassments, were for a time unable to reconcile Mr. Kingsford to the assurance that Felix Vincent would never be his son-in-law. But with a constitution worn and shattered by years of concealed anxiety, and by that nervous illness of which mention has been made, Hercules Kingsford was in no position to resist the course of events and the action of forces which even in the fulness of his energy and vigour he would have been powerless to influence. Moreover his

intercourse with Felix Vincent had given him so many lessons, and so much practice in the art of submitting to circumstances, that concession may almost be said to have become his *forte*.

So, after taking a few days to recover his temper, and under Lady Archer's dexterous management to ascertain the consolatory features of the new position of affairs, he once again determined to accommodate himself to circumstances, and reconcile himself to what he could not help. And in carrying out this determination he was aided by the selfishness no less than by the pliability of his disposition. Anyhow there would be no longer any reason why he should scruple to invest Geraldine's fortune so as to render it most conducive to his comfort and dignity. It would be for Herrick's advantage no less than his own that he should clear Coote Hall of the mortgage which Felix Vincent had on it. To do so would be a direct way of accomplishing Geraldine's purpose. Another sum might be taken from her fortune and used to strengthen his position—and Herrick's interests also—on the Altringham and Carlton Cross Railway. The rest of "old Kilderbee's money,"—now that he was bent on appropriating his daughter's fortune to

his own use, Mr. Kingsford preferred to think and speak of it as "old Kilderbee's money,"—might be invested in Kingsford's Bank on terms which Mr. Kingsford had already discussed with Felix Vincent, and which would prove alike beneficial to Herrick and Herrick's sister. Thus things would go on smoothly for a time. "Anyhow things would last the time" which Geraldine's father required them to last for his own comfort. So long as he lived, he would dwell at Coote in suitable style, and hold up his head amongst the Border gentry,—as Deputy-Lieutenant, Magistrate, Banker, and Landed Proprietor. Herrick must be instructed to look out for an heiress, whose money would help him to keep up the family dignity. As for Ger's future—Heaven would provide for so noble a creature, even if her fortune should leave her. Anyhow, she would have the satisfaction of knowing that things had gone on pleasantly at Coote Hall during her father's life,—a satisfaction of incalculable power and price to so dutiful a daughter.

While Mr. Kingsford was thus reconciling himself to circumstances, and planning how his daughter's fortune might be made to lubricate the axle-boxes of his commercial chariot, the neighbourhood of Carlton Cross was busy with surmises

as to the causes which had dissipated the arrangements for Geraldine's marriage. As there were no signs of rupture or coldness between Mr. Kingsford and his brother-in-law, society might reasonably have inferred that the engagement was terminated by the lady under circumstances that afforded no fair ground for scandalous suggestions: but social gossip is sometimes neither reasonable nor charitable, and on the present occasion it displayed much perverse ingenuity in concocting disagreeable stories to account for what it was pleased to call "a most remarkable occurrence." In one quarter it was asserted that Mr. Vincent and the lady's father had disagreed on questions pertaining to marriage settlements: that Mr. Kingsford had made exorbitant demands on his daughter's behalf, to which Mr. Vincent had replied in terms that so incensed Geraldine as to decide her to give her lover his dismissal. In another quarter it was told how Geraldine had withdrawn from the engagement in consequence of a discovery concerning the moral character of the Member for Carlton Cross. A third rumour represented that the contract was annulled by Mr. Vincent himself, who upon reflection feared to imperil his happiness by marriage with a lady who had accepted him from mercenary motives,

whilst her heart was really in the possession of Mr. Lemuel Stapleton, whom she had so heartlessly jilted. There were yet other rumours,—some of them laying blame to Felix, some of them representing that all the fault of the affair was with Geraldine, and some of them testifying that the lady and her accepted suitor were alike deserving of censure. But whilst in more than one place Mr. Vincent was said to have been badly treated and to merit commiseration, no one heard any loud expressions of pity for Miss Kingsford. Even the tongues which averred that she had been badly treated did not hesitate to add that her perfidy to Lemuel deprived her of all right to sympathy.

Towards the end of November 1860, when these rumours were still in lively conflict, and ere five full months had elapsed since the engagement was broken off, Bertie Godsall, who since the opening of the year had been a much less frequent visitor at Coote Hall than in former time, surprised Geraldine by suddenly entering the room in which readers have more than once seen the two women caressing each other.

“Why, Bertha, you startled me,” observed Geraldine, looking up from the water-colour picture on which she was working, when Bertha came

upon her unannounced. "Pray come in, and sit down."

Though she tried to assume a courteous air of satisfaction at Bertie's unexpected appearance, Geraldine accorded no warm welcome to this friend of her girlhood, between whom and herself there had arisen distrust, enmity, aversion.

"Thank you," Bertha answered, "I will not sit down. There was a time when I found pleasure in sitting here for hours together, and in those days you did not feel it necessary to press me to make myself at home."

"I suppose you wish to speak to me about something," rejoined Geraldine, in a voice which implied that since Bertha did not wish to wear a pretty manner she had better accomplish the object of her visit as quickly as possible.

"Yes, I have a piece of news for you."

"Pray let me hear it."

"I am engaged to be married to Felix Vincent."

"Accept my congratulations, Bertie. Be a good wife to him, dear. Mr. Vincent is a man who deserves a good wife," Geraldine observed with natural fervour. After a pause, she added, with a slight hesitation but a thoroughly amiable intention, "I know that if you fail to be a good

wife, the failure won't be through want of love on one side."

"On one side! on *one* side!" said Bertie, repeating Geraldine's words with a venomous emphasis. "Have *you* the malice to suggest to *me* that in my engagement the love is all on *one* side?"

"Indeed, I meant no such thing."

"It would have been strange if you had," returned Bertha, mockingly. "You have no need to be told how little Felix ever loved you.—I am no heiress, like yourself."

"Then some one has told you that I am a girl with a fortune."

"A *woman* with a fortune—your girlhood is over, Geraldine. Yes, Felix has told me about your wealth, which induced him in a moment of weakness to make you an offer."

"He told you that he proposed to me for the sake of my fortune?"

"Surely, you don't suppose that he would feel himself bound in honour to keep that secret from me? He proposed to you for your money, and you accepted him for the sake of his money: but mind this, Geraldine Kingsford, the lure of *your* gold did not lead him into such depths of meanness and perfidy, as you plunged into for the sake of *his* gold. *He* betrayed no woman to

whom he had plighted his love. *He* insulted no friend—betrayed no friend—who had foolishly confessed to him that he loved you. Do you understand me?”

“Quite.”

“But your golden chains were not strong enough to bind your prisoner, who had foolishly donned your fetters. He broke away from you, treating you with the contempt that you deserve—treating you as cruelly as you treated Lemuel Stapleton. He tossed you aside, as soon as he had taken time to consider all the consequences of marriage with a woman who for the sake of gold could sin against every instinct of woman’s nature. He tossed you aside in contempt, and has begged me, though I am no heiress, though I am but the portionless child of an almost bankrupt father, to accept the position into which you vainly tried to buy your way. You have good reason to congratulate me. For as you have just now reminded me with characteristic malignity, I *do love* the man whom you vainly tried to marry for the sake of the wealth, the station, the power that will now be mine.”

“Bertie,” Geraldine said mildly, “in your hour of triumph think generously, think charitably of your old friend.”

“Generosity to you ! charity to you !” laughed Bertie, tossing her brilliant little face upwards ; —“where was your generosity to me, where was your charity to me,—when you enticed from me the man whom my own tongue had told you that I loved,—when, for gold and nothing else, you did all that lay in your power to kill me with self-contempt ? No, no, expect no mercy from me, Geraldine ! My day of power is coming ! A few months more and I shall be Mrs. Vincent of Capel Park—Felix, you know, has bought Capel Park. I shall no longer be penniless Bertie God-sall, but the wife of a rich man who has the ability to raise himself above the heads of ordinary rich men. And, Geraldine, when I have become one of the leading ladies of the Border, I wont forget you ; you shan’t have cause to say that I have forgotten you !”

“Well, Bertie, leave me now,” Geraldine implored.

“Yes, I’ll go now,” reassented Bertie in the same mockingly malignant voice in which she had made her last speech, “for I don’t wish to taunt you into hysterics or a fainting-fit. I’ll go and find Lady Archer, and ask her to give me a cordial welcome as a new comer into *her* family, into *your* family also. Yes, in a certain way

we shall be relations, Geraldine, when I have married your father's brother-in-law ; and we'll do all we can to make life unendurable to each other, after the wont of relations who are at war."

With which affectionate assurance Bertha Godsall retired from Geraldine's room as unceremoniously as she had entered it, and went in search of Lady Archer; from whom, on finding her in the drawing-room of Coote Hall, she received a rapturous embrace and an enthusiastic avowal of the pleasure with which Felix Vincent's sister looked forward to seeing her Felix Vincent's wife.

In another week the news had circulated throughout the Border shires that Mr. Felix Vincent, M.P. for Carlton Cross—whose engagement with Miss Kingsford of Coote had been so recently broken off—was about to marry Canon Godsall's only and very beautiful daughter ; and the animated discussion, to which this exciting piece of intelligence gave rise in the drawing-rooms of the Border gentry, resulted in a very general opinion that Mr. Felix Vincent was acting like a sensible man in showing the world that he was not inconsolable for the miscarriage of his love affair with Miss Kingsford. Nor was the opinion less general that—whatever grounds she might have

for complaint, and however badly she might have been treated — Geraldine richly deserved the punishment which had fallen upon her.

After a six weeks' engagement, in the first month of the New Year, Bertha Godsall's marriage with Felix was celebrated in the old Church of Carlton Cross, before a numerous assemblage of the surrounding gentry, and a dense congregation of the borough commonalty.

On the evening of the wedding-day, James Stapleton in a long letter, which there is no need to print in full, wrote to his son: "As to Geraldine's feelings with respect to this marriage, I know no more than I do about the motives which induced her to accept Mr. Vincent, and about the causes which brought that engagement to an abrupt end. Of this I am certain,—she did not love Mr. Vincent. What conceivable motive, then, can have made her promise to be his wife? The suggestion that such a woman, recently put in possession of a fine fortune, was actuated by mercenary motives in accepting a man for whom she had no love, scarcely deserves a moment's consideration. Depend upon it, my dear Lem, there is a mystery in this strange business, which, if it were revealed, would clear her of the odious imputations that idle tongues

are heaping upon her womanly honour, and would justify the opinion which you and I cherish of her inexpressible goodness. She is as gentle, considerate,—I may almost say as dutiful,—to me and your mother as ever she was: but a dark, cold shadow covers her, and robs my intercourse with her of all its old warmth and brightness. There is an air of reserve in her speech and bearing—the result, I think, of a painful endeavour to guard from discovery the secret springs of her past conduct, which has subjected her to a cruel amount of misconstruction and calumny. Oh, what lies are floating about this Border, where men formerly used to live in good-fellowship! It seems as if the Devil had inspired the hearts of all her old neighbours with malignity and deceit and wicked imaginations. Well, for the present, enough of her and her enemies. God alone knows what will be her future and yours: but my prayer is that time may drive away the clouds which cover and divide you, and that years hence, when I am a grey-headed veteran, I may see you united as man and wife, and hear you recal with less of sadness than amusement all the circumstances of your cruel separation. Of course, many years must pass before such an

end can come to the painful tragedy of which I am a sorrowful spectator."

"Yes," said Lemuel, sadly, as he laid aside this letter and turned towards his lonely pillow, "many years must pass ere that can be. In the meantime I must suffer and work. Well, thank God for the consolations of hard work! Some poor wretches suffer as sharply as I do—and suffer in dreary objectlessness."

CHAPTER XXIII.

The Great Crash.

 OR a brief while Bertie Godsall had reason to be satisfied with her success.

She was the wife of the man whom she had loved for years with an intensity which the apparent hopelessness of her passion had never lessened. She was also the wife of a man who admired her beauty, delighted in her sprightly tongue, and, from the date of her first appearance amongst the marriageable girls of the Border, had been so far under the influence of her fascinations, that he would long ago have made her an offer, had not weighty prudential considerations restrained him from obeying the dictates of what, in the absence of a more suitable term, we must call—his heart. For whatever annoyance he had occasioned her by his engagement with Geraldine, Bertie was amply compensated by her misapprehensions concerning the reasons which had decided him to free himself from that entanglement, and

throw himself at her feet. Indeed, passionately though she loved Felix Vincent, her keenest delight in finding herself his wife came from a belief that by her beauty, of which she was inordinately vain, and by the force of her natural endowments, unassisted by any gifts of fortune, she had wrought the humiliating discomfiture of Geraldine, against whom her fierce resentment was certainly not without excuse.

Nor was Bertie without other grounds for self-congratulation—apart from satisfied love and gratified spite.

Having lived till the later part of 1860 with a simplicity and avoidance of ostentation which in so wealthy a man almost savoured of parsimony, Felix Vincent had no sooner determined to marry Canon Godsall's daughter, than he totally changed his mode of life, and made arrangements for his wife's comfort and dignity on a scale of lavish munificence. The time having come when he purposed to enjoy the wealth which he had acquired by long-continued industry and self-denial, he decided to maintain an establishment that should not be inferior in pomp and luxury to the stately homes of his Newborough cousins, with whom he was known to have intimately connected himself in business. With this design he pur-

chased Capel Park, and having thus acquired the oldest and most picturesque mansion within twelve miles of the borough which he represented in parliament, he furnished it in a style suitable for the reception of a rich man's bride, and took measures to secure to himself the *éclat* of having as well appointed a stable and 'as choice a cellar as any gentleman of the neighbourhood.

At Capel Park, bright with sumptuous furniture and plate, and provided with an imposing retinue of judiciously chosen servants, Mr. and Mrs. Vincent spent their honeymoon, and after that period of blissful seclusion entertained their neighbours with an almost splendid hospitality until the opening of parliament required the bridegroom's presence in town: and when in compliance with the claims of public duty,—leaving the conduct of Kingsford's Bank in the hands of its senior member, and confiding his legal practice to his recently annexed partner, Mr. Grossmith,—he went up to London, Bertie accompanied her husband to new scenes of excitement and triumph. Nor was her *débüt* in the parliamentary circles of London society less successful than her first appearance before her old friends, as mistress of a county house. A very great

lady—whose august name may not be introduced into this history—not only consented to introduce her at court, but was so much pleased by her style and manifest capacity to reflect credit on a fashionable patroness, that she decided to “take” Mrs. Felix Vincent “up :” and being “taken up” by so powerful a ruler of fashion, Mrs. Felix Vincent, who had much sound discretion and aptitude for society, played her cards so cleverly, that before the London season of 1861 had died out in dust and boredom she was petted and flattered and run after by scores of agreeable gentlewomen who sincerely liked her—because she was liked by the great lady whose pleasure was their law. Indeed, Bertie’s season was so brilliant a hit that several of the most enthusiastic of her new friends implored her to visit them in their country houses, in order that they might become more thoroughly acquainted in the quietude of rural seclusion than it was possible for ladies of fashion to become amidst the distractions of the busy capital. And as both Bertie and her husband deemed it right to acquiesce in these flattering proposals, they spent only a few weeks of the ensuing autumn and winter at Capel Park.

In the general regret which the prolonged

absence of the bride and bridegroom from Capel occasioned their old neighbours, Geraldine was unable to concur: for, truth to tell, Bertie's residence at a place within forty minutes' drive of Coote Hall was fraught with many annoyances to Miss Kingsford, who, for the sake of family harmony, deemed it right to maintain an outward show of friendliness for Mrs. Felix Vincent, though the latter lady neglected no opportunity to remind her old friend of the change which had come over their relations to each other. Even so truthful a woman as Hercules Kingsford's daughter, by her regard for social appearances, no less than by a sense of duty to her father, his wife, and Felix Vincent, was induced to play a hypocritical part in her demeanour to the mistress of Capel Park, whither she accompanied her father and Lady Archer to the balls and dinner-parties with which Bertie repaid the hospitalities of the Border quality. But though on these occasions she afforded Lady Archer infinite satisfaction and caused Bertie no small annoyance by the ease and apparent cordiality of her bearing to the man who had so nearly become her husband, and to the old friend by whom she was thought to have been ignominiously worsted in a race for matrimonial preferment, Geraldine experienced a pleasurable feeling

of relief on learning that Mr. and Mrs. Vincent would pass the greater part of the parliamentary recess away from their own home.

By James Stapleton, who continued to be an almost daily visitor at Coote Hall in his twofold capacity of family-doctor and family-friend, it was observed that throughout this year of 1861 Geraldine was a more assiduous visitor to the cottages of the Coote peasantry than she had ever been before, and that she took increased delight in those artistic pursuits in which her proficiency greatly surpassed the prowess of ordinary amateurs in the use of brush and pencil. Throughout the spring, summer, and autumn of that year, she was continually seen in the lanes near her father's house working on paper or canvas, and thereby achieving that thorough familiarity with the details and subtle variations of Border landscape, which, having afforded her the one consolation of which her griefs were susceptible, became in due course the sustainer of her life as well as the comforter of her sorrow-laden heart. This renewed zeal for the study and practice of art was rightly regarded by Geraldine's sympathetic observer as the action of a pure and lofty nature that had discovered the best medicine for its woes in earnest and reverential study of that mysterious

garment wherewith the Creator of the universe at the same time conceals himself from and reveals himself to his creatures. Through his just appreciation of the soothing and invigorating influence of such converse with nature, the surgeon knew how it was that the sorrow—which revealed itself in the tender sadness of Geraldine's dark eyes and the dejectedness of her mien, no less than by her growing inclination to solitariness—never reduced her to any such condition of physical weakness and manifest illness as would have justified him in intruding himself on her grief.

Nor is it unworthy of remark that, whilst Geraldine thus devoted the greater part of her sorrowful days to art and charity, her relations with her father became less productive of satisfaction to her filial tenderness. They were less frequently together: and it seemed to her that instead of wishing for more of her companionship, he avoided every occasion for a renewal of the trustful intercourse which had subsisted between them until the termination of her engagement with Felix Vincent. The change in his manner Geraldine attributed to his dissatisfaction with her part in the dissolution of that compact; but though she was not altogether wrong in assigning

the alteration of his manner to this cause of discontent, there were reasons—of which she was totally unsuspecting—that made him shrink from her society. In her absence the embarrassed man could persuade himself that circumstances justified the manner in which he had sacrificed her happiness to his own personal interests; but there still remained to him so much of conscience and honour and natural affection, that the aspect of her saddened countenance and simple dutifulness of demeanour filled him with compunctious anguish and sharp self-contempt. So being what he had ever been—a vain, selfish, affectionate creature, whose nature was more inclined to the irresoluteness of ingrained cowardice than to the hardihood of shamelessness,—he avoided her as selfishness and cowardice are wont to avoid whatever gives them pain.

And whilst Geraldine's noble sacrifice of herself was thus working division between herself and her father, there arose in Lady Archer's breast a sentiment of active dislike for the woman who by her uncomplaining beauty and sublime devotedness no less ceaselessly than unwittingly reminded Charlotte Archer of her treachery and abominable wickedness. To no purpose was it that Lady Archer daily renewed her resolution to conceal

this aversion alike from her husband and its object. Ineffectual was the invariable complaisance of her speech and tone and looks to Geraldine, who *felt* the hatred that was never expressed by word or glance or gesture, and under its influence soon grew to regard her stepmother with suspicion, and as active an animosity as her gentle breast could entertain for any one of her own sex. Then it was that—estranged from her father by the very proofs which she had given of her love for him, and goaded by her stepmother's undeclared dislike into a condition of rebellious ferment—Geraldine began to think how much happier she and her father and her brother would have been if her mother had not died, and to imagine that her father would have escaped many of his commercial discomfitures if his second wife's expensive tastes and ostentatious spirit had not incited him to a more lavish expenditure than he could afford. And just as Charlotte Archer's unspoken dislike was *felt* by Geraldine, though much pains were taken to withhold it from her knowledge, Lady Archer knew the course of Geraldine's thoughts, although the latter laid aside none of her old respectfulness to her father's wife.

But before the secretly-cherished suspicions

and animosities of the two women had resulted in open hostility, events occurred which dissolved the tie that united them as members of the same household.

The first of these events took place in the January of 1862, on the 28th evening of which month Geraldine was sitting over a bright fire in her private room, when the door of the apartment was suddenly thrown open by a man-servant who—without any apology for his sudden appearance in a place where under ordinary circumstance he was not entitled to appear—exclaimed, “Make haste, Miss Kingsford, to the library. My master is ill,—Mr. Johnson is with him,”—Mr. Johnson being the name and title of Mr. Kingsford’s butler.

“Has Mr. Stapleton been sent for?” inquired Geraldine, rising quickly to obey the startling summons, but with characteristic self-possession and thoughtfulness, even in her first agitation of alarm, deciding on the proper course of action.

“No, Miss Kingsford,—as soon as I had called Mr. Johnson, I ran up here.”

“Then, be off to Carlton Cross instantly: go yourself: you may take my horse. Lady Archer wont be home from Leigh Lodge for some hours,

—there must be no delay. So take ‘Merry Lass.’ ”

This order was given as Geraldine ran down the chief staircase of Coote Hall : and no sooner was the young footman thus despatched for the doctor than Geraldine hastened across the hall and entered the library,—where her eyes fell upon her father lying at full length on his sofa in a condition of perfect unconsciousness.

The stertorous breathing and disturbed face of the prostrate man made it clear to her first glance that the young footman who had given prompt alarm to the household, must have found his master in a fit.

“Master was on the floor near his chair, under the table like,” explained Mr. Johnson, “when Isaac, coming in to ask him if the house should keep up for my Lady, found him lying where he must have fell. There’s the paper, Miss Kingsford, which he had been reading, and there’s the evening letters that came in by the last post.”

Again showing seasonable presence of mind, Geraldine went to her father’s customary place at his writing-table, glanced at the paper and the three letters that lay open on the table, and, having folded them together and secured them in her grasp, returned to her father’s side.

"Mrs. Bartrum," she said composedly, turning to the housekeeper, "I have sent for Mr. Stapleton, and no doubt medical assistance will be with us in half-an-hour, but in the meantime we must move papa upstairs."

"Shan't we send for my Lady?" asked the housekeeper, in a voice which indicated that Mrs. Bartrum had not made up her mind whether it was not incumbent on her, as the official chief of Mr. Kingsford's female servants, to indulge in a fit of hysterics.

"No," was Geraldine's decided answer, "it will be time enough for Lady Archer to learn what has happened when she returns from the ball. We don't want to frighten the young ladies, or make a commotion at Leigh Lodge. Now, let us move papa to his bed. Johnson, you come here. Mrs. Bartrum, you must lift the other side. I will support his head. Mary, you go before us and open the doors."

For another half minute there was a pause before the bearers lifted their unconscious burden, a pause in which Geraldine by an authoritative glance and wave of her hand summarily dismissed to the servants' hall a bevy of maid-servants who were stumbling over each other and standing in every one's way.

In less than forty more minutes James Stapleton entered his old schoolfellow's bedroom, and signified his cordial approval of Miss Kingsford's operations by saying, "You have done the right thing, Geraldine. I see the nature of his attack. It is of a kind that I have anticipated would befall him sooner or later. And now, my dear, leave me and Johnson here for a few minutes. I will join you in the library before long."

Half an hour later, when James Stapleton entered the study and encountered Geraldine's eager eyes with a look of grave thoughtfulness which well became his honest face, he replied to her first inquiry, "No, my dear, not conscious yet, and most likely many hours will pass before he recovers consciousness. Do you know what has occurred to disturb him?"

"When he fell," returned Geraldine, "there were three open letters before him. I have locked them in a drawer. Their contents relate to an announcement which appears in this evening's *Globe*, in the City Intelligence."

"Indeed?"

"Here is the paper," continued Geraldine, giving James the evening journal which the afternoon mail-train had brought down from London to the Border. "You can read it."

First looking at the paragraph in the City Article to which Geraldine directed his attention, James Stapleton read, "Shortly before noon there was unusual excitement on 'Change and Lombard Street in consequence of the announcement that the great bill-discounting house of Peter Harrison had stopped payment." The writer observed, with the brevity which usually characterizes the style of City Article writers, "that though it had for some time past been known in the best informed circles that the affairs of Peter Harrison were in an unsatisfactory condition, the stoppage of this important house would fall like a thunderbolt on the general public, which had learnt to regard the great discount house as one of those few establishments which no disaster could shake: and that the downfall of such an important house would necessarily occasion much financial embarrassment to all persons connected with its proprietors, Messrs. Vincent, Philbricke, Nommany, and Forsdike, the well-known bankers of Newborough."

In another column of the paper appeared a longer and more sensational article, describing the commotion which the catastrophe had occasioned, and speaking in terms of lively concern of the domestic misery to which the downfall of the

Vincent's and their partners would give rise in that quarter of the country where they had long been the first financial power.

"This is a serious, terrible, overwhelming calamity," James Stapleton remarked when he had deliberately mastered the contents of the two paragraphs; "the Vincents in their fall will pull down nearly every small bank of the Border, and when the long trusted banks of such a closely connected district as the Border shires begin to fall, the result can be little short of universal calamity."

"I do hope, dear Mr. Stapleton," ejaculated Geraldine, in whom concern for her stricken father, and the stunning announcement of ruin which involved the total loss of her own fortune and the utter destruction of her brother's prospects, was not attended with indifference to the fate of her friends,—“I do hope that you won't be a heavy sufferer.”

"Thank Heaven, the utmost I and mine will lose in this crash will be but of slight importance. My savings are invested in public securities: but every one who depends on the prosperity of the Border will endure some measure of loss. Where is Mr. Vincent?"

"One of the letters which occasioned papa's

seizure was written by Mr. Vincent, who states in it his intention to be in Carlton Cross to-morrow morning, before the hour at which the Bank ought to open."

"That's a satisfactory assurance."

"Till he arrives of course nothing can be done for our Bank."

"Well, now that I know the cause of my old friend's illness, I have for the present heard enough about this gloomy business. Our affair is to do our best for him. To-morrow Mr. Vincent will be here to look after the Bank. Now, my dear Ger, come with me, and I will give you some instructions about the way in which you must nurse him."

CHAPTER XXIV.

Hercules Kingsford's Last Days.

HAT the sudden stoppage of Peter Harrison's discount house was not immediately followed by the collapse of several important London banks, occasioned more surprise to the general public and the common herd of City men than to those chiefs of the financial world whose combined action had effected the demolition of "the Vincent connexion." For years it had been known to a few shrewd and ambitious men in "the best circles of the City" that there were weak points in the harness of Peter Harrison of Lombard Street, and that, notwithstanding the long endurance of their credit and the vastness and multiplicity of their operations, the great Newborough bankers were by no means the unassailable and invulnerable giants that the credulous and vaguely-informed public believed them to be. There were reasons why these shrewd and ambitious members of the best circles of the City desired to humiliate and if

possible sweep away a firm which, in the opinion of its rivals and enemies, had occupied an undue share of public confidence, and had on countless occasions exercised its overwhelming power with insolence and harshness ; and when, after years of silent preparation, they found themselves in a position to achieve their purpose, the conspirators delivered their final blow at a time when they knew the City was well able to endure the shock of Peter Harrison's thunderous fall. Timely intimation was given to certain houses of pre-eminent respectability and well-known caution that unless they wished to burn their fingers in a fire which would consume all who should attempt to quench it, they would make no new engagements with Peter Harrison, until it should be seen how the Bullies of the Border—for so the courteous and decorous Vincents were styled by their daring assailants—weathered a certain storm that would soon burst over them. And as it is in the nature of monetary speculators to be no less timid than rash, these hints worked so successfully that when Peter Harrison fell to ground, it was a matter of general astonishment how few of his immediate neighbours were brought to the dust in his company. The conspirators were for some time the only persons in all London who knew how largely

the fall of their enemy was due to the distrust which deprived Peter Harrison of the friends who might have saved him, and which at the same time diminished what would have otherwise proved the most calamitous consequences of his ruin.

Of course many London houses were severely "hit" and "pinched" and "shaken" and otherwise compromised by Peter Harrison's catastrophe: but as Peter's business had been with firms whose solvency and success were almost as far beyond the reach of suspicion as his own commercial reputation, the establishments that were known to "have lost by him" were also known to be for the most part houses that could "do a great deal in the way of losing," before their backers would care to throw up the sponge, and acknowledge that they were beaten. So speakers at City dinners and writers in newspapers were jubilant about the general soundness of our commercial system which could part company with so vast a power as the mythical and long-trusted Peter with so little inconvenience. Still there are men—well esteemed at the Gresham Club for their sagacity and soundness of judgment—who hold that the recent commercial crisis, which less than two years since plunged thousands of English families in ruin, and produced the industrial

stagnation from which the trade of our country is still suffering, was largely due to efforts of self-recovery on the part of firms that suffered more from the fall of the Border Vincents than the world had supposed.

But what was merely fraught with serious inconvenience to the capitalists of the metropolis, was productive of almost universal calamity in Newborough and Altringham and throughout the Border shires.

There is no need to give the details of the sad story,—to tell how the closure of the Newborough Bank and all its subordinate banks was simultaneously attended by the immediate, though in some cases only transient, cessation of business at all the many breweries, wharves, factories, yards, and warehouses where the Vincents and Philbrickes and Nommanies and Forsdikes had carried on their various businesses; to tell how within a week of the collapse of the Newborough Bank eight other private banks in the Border shires were compelled to stop payment; to tell how families, born and reared in opulence, and educated to regard poverty as a state of existence from which they were utterly disconnected by a law of nature, were compelled to retire from luxurious homes, and surrender their station

together with their wealth to new settlers in the three counties; to tell how at Newborough the humbler and less intelligent sufferers from the calamity, for which no one of the ruined bankers was culpably accountable, denounced with extravagant violence the whole clan of Vincents and Philbricks and Nommanies and Forsdikes—as rogues and swindlers who had plundered the widow and orphan, the poor and the industrious, in order that they might live in luxury and indolence; to tell how whilst public opinion at Newborough was thus as intemperately unjust to the Vincents in their adversity, as it had been obsequiously eulogistic of them in prosperity, the inhabitants of Carlton Cross were no less vehement and vituperative against the man whose portrait they had hung in their town-hall for the admiration of posterity, and the man whom so short a time before they had sent to parliament.

All such features of the general suffering and anger of the three counties can be imagined by any reader who knows enough of human nature and English life to derive any pleasure from this book.

It is not seldom that the victims of such an overwhelming disaster as befel the Border shires die quickly of the pure misery begotten of utter worldly ruin. Such cases must have come to

the knowledge of most readers of this story during the last few years. The particulars of a death directly caused by the downfall of a great joint-stock company were given to the writer of this narrative some eighteen months since, under circumstances that impressed it most painfully on his mind. The victim was a fine-natured gentleman, who, having raised himself from a modest beginning to the possession of considerable wealth, was on the point of withdrawing from the honourable avocations in which he had acquired his beneficently used estate, when in an evil hour he invested the bulk of his property in one of those unsound speculations whose failure some two years since produced throughout English society an amount of unlooked for wretchedness that will not be speedily forgotten. One day this amiable man believed himself to be the possessor of sixty thousand pounds—the next morning he knew that he had not a sixpence wherewith to provide for the wants of his increasing years, and the necessities of his suddenly impoverished family. At the close of the day on which he received the intelligence of his ruin, he lay down upon the bed from which he never again rose: within a week he was reposing in his coffin,—literally killed by

the shock of his defeat. He made no complaint or protest : he spoke no angry word concerning those whom he must have regarded as the immediate causes of his misfortune : he merely laid his head upon his pillow, and submitting meekly to his fate, died in the presence of loving children and devoted friends who vainly strove to comfort his broken heart. A similar case, that occurred in another rank of society, came to the knowledge of the writer when about a year and a half since he was making a vacation tour through a Northern county where the cattle plague had raged and was still raging with excessive severity. In this case the victim was an industrious artisan, who, besides supporting a wife and family of children, had saved by steady industry and commendable thrift the means whereby he had made himself the owner of a dairy of valuable cows. Living on the outskirts of a manufacturing town, which afforded him a good market for the produce of his kine, this honest and laborious man was steadily growing more and more prosperous, when the rinderpest attacked his stock, and in three weeks swept away every head of the cattle on which he had invested every sixpence of his savings. "This was too much for poor Robert," said the village gossip, whose way of

telling the pathetic story enhanced the pathos of the sad facts, "for though he was a near man, as saving men in his state of life must be, he had a tender heart, and all his toil and moil had been for his wife's and bairns' sakes rather than for his own; and to see all the provision he had made for them swept clean off the earth was more than he could bear: so, sir, he just died of grief—the doctor said his illness had nothing in it but grief—and he was buried just ten days after the death of his last cow." Young men are rarely killed outright in this fashion;—they have strength, energy, hope, and a future long enough for industry to do fruitful work in it. So long as a man is young, poverty is a wholesome and pleasurable stimulant, but in old age it enfeebles the brain and fills the heart with heaviness. The young aspirant has few more agreeable pastimes than the game of calculating on how little he can keep a wife; but of all the sorrows of a baffled veteran there is none more dismal than the woe of wondering what will befall his widow in her last years of penury and loneliness.

Hercules Kingsford died of misfortune—but less quickly than either of the broken men whose sad stories have just been mentioned.

With him the pain of dying was the affair of a few months instead of a few days.

On recovering his consciousness, he listened without much visible emotion to Felix Vincent's statement of the events that had occurred during his illness, and when he learned that Kingsford's Bank was closed, and that he himself must forthwith surrender the remnant of his embarrassed estate into the hands of his creditors, the sigh with which he responded to the announcement of the completeness of his ruin seemed a sigh of relief rather than a faint utterance of despair. Committing himself to the counsels of his partner, he expressed his readiness to do whatever Felix Vincent desired him. To the last the broken man neither suspected his wife's treachery, nor in any way attributed his downfall to his brother-in-law's pernicious influence. Irretrievably shattered by his illness, his intellect never seemed to recognise fully the humiliations of his position ; and that he might be spared the bitterness of such a recognition, Geraldine was careful to keep from him the Border newspapers, that held him up to opprobrium as a man whose crimes were inadequately punished by loss of station, wealth, and the world's respect.

As soon as he could put pen to paper, he

placed his signature to a letter in which he resigned his office of Chairman of the Altringham and Carlton Cross Railway ; and a few days after this formal retirement from a post to which he had been raised amidst the acclamations of his neighbours, he was removed from Coote Hall to Brighton, whither Lady Archer and her girls had preceded him. And there—with the exception of a few days which he passed in London whilst the state of his affairs was laid before the Commissioners of Bankruptcy—he remained under the care of doctors and nurses until the time came when he was placed beyond the reach of human kindness and human malignity.

During the last weeks of his existence on earth Geraldine was his constant attendant ; and under the anguish which the spectacle of his sinking powers and darkened intellect occasioned her, the return of his old love and tenderness for her afforded imperishable consolation to the daughter, who, with a future of privation and sorrow before her, never for an instant repented of the sacrifices which she had vainly made for his well-being. It was she who discharged the sacred offices of his spiritual instructor and guardian as he made his down progress into the

valley of the shadow of death. When his memory was so confused and weakened that the things of yesterday were as the things of old time, and the events of his boyhood seemed matters of recent occurrence, she knelt beside his bed and placed his paralyzed hands together in prayerful position, and put into his unruly lips the words of childish prayers which he had repeated full sixty years before, kneeling against his mother's knees.

One gentle summer evening after Geraldine had thus guided him through his supplications, Hercules Kingsford muttered, "I am very grateful,—very grateful. God forgives me all my sins."

"He has promised to forgive them," Geraldine assented, speaking very distinctly and slowly, so that his dull ears and faint mind might catch the full force of her words, "for He has promised for dear Christ's sake to forgive us our trespasses even as we forgive them that trespass against us.—And—dearest father, you *do* forgive all your enemies?"

The solemn earnestness with which Geraldine put this question was not more significant of her chief concern regarding her father's state of mind, than of the view which she took of his misfortune. Now that he was forsaken and

despised, and in his abject humiliation denounced as a vainglorious fool and paltry cheat by those who in the time of his prosperity had been the loudest in extolling his intellect and moral worth, his daughter's old faith in his goodness and excellence was as unqualified by mistrust or reserve as it had ever been. His ruin was the work of enemies, whom it was needful that he should forgive from the depths of his soul, in order that he might receive forgiveness in the next life. This was Geraldine's view of her father's case.

"I forgive all my enemies," answered the broken man, whose worst enemies had been the vain ambitions and petty arrogance of his own nature, "and I thank God for all his blessings—all his mercies."

The change which came over his countenance as he uttered these words caused Geraldine to inquire eagerly, "Dear father,—shall I call anyone else?—do speak."

"No,—don't call Charlotte," returned the old man to his daughter, the beauty and eternal value of whose filial devotion were revealed to him by the light that dawned upon him from another world, just as he was about to be taken from her; "I want you—only you—and God! I am grateful to Him for all His mercies,—above all

for the child who has led me to the gate of heaven, where—where—angels receive me.”

The emotion with which these words were uttered broke the slender tie that had retained him on this side of the grave : and in another moment Geraldine was alone—in the quiet room from which her father’s spirit had flown to the Almighty Maker of the everlasting sea, whose solemn, murmurous music came to the mourner from the wave-washed shore.

Yes, the vain man’s fretful life had closed : and there was a solemn stillness on his slight face which death so beautified that even now when Geraldine thinks of her father she likes to recall the mysterious quietude and ineffable serenity that pervaded his countenance when she last looked upon it.

At Geraldine’s entreaty his coffin was conveyed to Coote and placed beside the resting-place of what had once been Bessie Clayton’s earthly form ; but he was interred without needless pomp. More from curiosity than respect for his memory, half-a-hundred people assembled to hear the funeral service read over the man who in his early years had set his heart on winning wealth and station, and whose premature old age had closed in bankruptcy and universal

disesteem. The dead man's brother-in-law—who had relinquished his seat in parliament—and his son, who had withdrawn his name from the books of Trinity College immediately after the failure of Kingsford's Bank—were two of the three persons who followed his body to the grave as mourners. The third mourner was James Stapleton.

“Poor man!” thought the surgeon, as he returned from the church where he had paid his last tribute of kindness to a man whom he had neither loved nor respected since the death of their friendship, though he had faithfully kept his promise to treat him in all things, for Bessie's sake, as though he were his friend—“his life—which to outside spectators long seemed so sunny and triumphant—was at its brightest a life of fewer enjoyments than mortifications; and even if it had not ended in ruin and shame, he would have endured in its course far more sorrow than I ever wished him. As Emma said to me this morning, it is pleasant to remember that none of his many griefs came from my unkindness. Poor fellow! poor fellow!—it seems only the other day that we were boys together, he bent on winning a great fortune, and I wondering if I should ever be able to pay my debts.”

CHAPTER XXV.

Geraldine in London.

WOUNDED more sharply in her affections by her father's death than any other member of the small circle to whom his loss was a personal bereavement, Geraldine was also the one of his family who suffered most severely from the failure of Kingsford's Bank. Lady Archer and her children were provided for by the settlement which Mr. Kingsford made upon her on the eve of his second marriage. Mr. and Mrs. Felix Vincent were preserved from indigence by another settlement of property yielding six hundred a year, which, little thinking how soon it would be the one barrier between himself and penury, he had effected on Bertie, in contemplation of their union. Herrick had left Cambridge slightly embarrassed with debt, and totally bereft of the resources which he had been led to hope would yield him considerable affluence: but he was placed in a position widely removed from absolute poverty by the kind offices of Mr. Free-

mantle, the successor to Felix Vincent's vacated seat in parliament—who obtained for him a clerkship, attached to the library of the House of Lords, with an income of something more than three hundred pounds per annum. But the storm that swept down the Border Banks left Geraldine literally penniless. Even if she could have secured a remnant of her fortune from the wreck of Kingsford's Bank, she would have forborne to advance claims that could only have been satisfied by the injury of her father's creditors; but inquiry put it beyond question that the terms on which her fortune had been made part of the capital of the bank constituted her an actual partner of the bankrupt business.

Consequently she found herself penniless.

Lady Archer coldly suggested that her step-daughter should remain beneath the roof of the comparatively humble home which her marriage-settlement would maintain; but even if this proposal had been made with cordiality and an apparent desire that it should be accepted, Geraldine would have declined to derive any benefit from property which her fine sense, her perhaps romantic notions, of honour caused her to think Charlotte Archer ought to surrender to the creditors of Kingsford's Bank. The only

inhabitant of the Border—whence Felix Vincent and his sister had withdrawn themselves for ever—who would gladly have afforded Geraldine a home and made any justifiable sacrifice to secure her happiness, was a person from whom, notwithstanding the fervour of her reverential attachment to him, circumstances rendered it impossible for her to accept any kind of material support. Events also had severed her from her father's brothers and sister, who were at such bitter enmity with him at the time of his death that even if they had been in a position to proffer their niece adequate assistance, a proud respect for her father's memory—a respect containing no alloy of vindictiveness or any kind of petty resentment—would have decided her not to become a recipient of their bounty.

Acting on a resolution, which had obtained her brother's faint approval, whilst it elicited no positive opposition from her father's wife, Geraldine bade farewell to Lady Archer,—who had decided to make Brighton her permanent place of residence,—and moving to London took possession of lodgings in one of those respectable but not lively streets to which the neighbourhood of Russell Square is chiefly indebted for what some persons call its sombre and sad appearance.

Two days after her arrival in this temporary abode she drove to Kensington, and found her way into the studio of an artist, who since their last interview had raised himself from the position of provincial painter to an eminence in his profession, that was imperfectly defined by the three letters which marked his status in the Royal Academy.

Very pleasant and encouraging to Geraldine was the manner in which Alfred Powditch, A.R.A., responded to her first address, which expressed a hope that he had not quite forgotten his old pupil.

“Forgotten you !” exclaimed Alfred, blushing to the roots of his red hair with delight (in past days his tendency to blush had provoked many a mischievous smile in the girls’ schools of the Border) and seizing Ger’s hand with spasmodic energy, “my dear Miss Kingsford, I have thought of you any number of times these last few months ; and if I had not feared to hurt you with awkward sympathy, I should have written to you. Indeed, I did write you a letter, which afterthought made me throw into the fire. How very good it is of you to come down here to look up your old master !”

“I want my old master to do me a service,”

said Geraldine, going at once to the grand object of her appearance in the studio, while the light of her eyes and the tone of her voice and the firmness of her hand's clasp, combined to show how she was touched by her friend's hearty words.

"That's better still!" exclaimed Alfred Powditch.

"First I want advice, and then I shall want another kind of help."

"Can't you manage to let me give you both at the same time?"

And the way being thus cleared for the statement of her case, Geraldine told Alfred Powditch—how the ruin which had befallen her family was, so far as she was concerned, all that is ordinarily meant by the words "total loss of fortune;" how her brother Herrick had been so fortunate as to get a Government appointment that would enable him to pay off his college debts and sustain the port of a gentleman; and how she, having no other means of subsistence, was bent on trying to win a modest livelihood as a professional artist.

"But why only a modest livelihood?" suggested the Associate, when Geraldine had closed a sufficiently minute account of her position and

intentions. "Why not a comfortable income? Don't aim low."

"My hopes are not unreasonable."

"Then you are all the less likely to be disappointed. But what have you been *doing* since we used to work together?"

"Oh, I have been *doing* a great deal in my humble way," returned Geraldine, imitating the accent by which Alfred Powditch indicated which of her 'doings' it was that he wanted to know more about.

"Where can I call upon you and look at your latest works?"

"I have brought a folio with me," said Geraldine, blushing at what for a moment seemed to her to be her unwarrantable confidence in Alfred Powditch's goodness.

"Now, God bless you!" exclaimed Alfred at the top of his voice. "This is delightful. This is business-like."

Doubtless, by his "God bless you!" Alfred meant to imply that he should be only too happy to become an instrument for conveying to her some of those benefits which are the result of God's bounteous blessings of human endeavour.

To burst away from Geraldine and run into the hall; to re-enter the studio with Geraldine's

folio in his hands, and to open it, was the work of twenty seconds.

"Now keep away, my dear Miss Kingsford," exclaimed the mercurial artist, "and sit in that big oak chair in the corner, while I look at these works. You mayn't speak a word. I don't want your explanations. If the works don't explain themselves, they wont *do*, and you didn't paint them."

Obedying orders, Geraldine seated herself in the big oak chair and held her peace, whilst Alfred "went through the folio," evincing his enthusiastic approval of its contents by countless smart gestures and quick utterances. "To be sure, that's the old mill on Babraham Common. Excellent! excellent! I know every plank of it. Oh, those elms! They don't surprise me, not a bit. I knew it was in you, my dear Miss Kingsford. Now don't talk to me. Capital! capital! here is harmony, here is softness, here is distance, here is texture! And I taught you! I showed you *how* to do it!"

For half-an-hour Alfred continued to examine the specimens and to talk over them in this extravagant fashion: and when he had been "over them" all once and again, he faced about towards Geraldine and actually danced before her in the

intensity of his delight, exclaiming repeatedly, "I tell you, you are an artist. You are not an amateur, the most contemptible thing that a reasonable human creature can be, but an artist—an honest artist—the grandest kind of worker on the face of the earth."

"Then you really think they are marketable things?" enquired Geraldine, wishing to intimate that his cordial praise did not inspire her with unreasonable expectations.

"Of course they are marketable, as you term it; but I should not be justified in telling you that, as the productions of an unknown aspirant, they will command prices proportionate to their merits. Still I can undertake to say that the dealers will be glad to take such work from you."

"Don't think that I am foolish enough to imagine that I can make a fortune," urged Geraldine with a demure smile. "My hopes do not point higher than the attainment of the means of life. And my plan is not to manufacture as many pictures as possible for buyers. Indeed, when I have worked hard at a picture, I get so fond of it that no money that might be given me for it would compensate me for the pain of parting with it."

"But what is your plan?"

“To teach. There must be girls and ladies who would like to receive instruction from an art-teacher of their own sex: and I thought,—perhaps my scheme is impracticable,—still I thought and hoped that, if you considered me competent to teach, you might be able to introduce me to pupils.”

Instead of condemning this scheme as impracticable, Alfred Powditch gladdened Geraldine's heart by informing her that nothing would be easier for him than to introduce her to pupils, as certain ladies of his acquaintance—gentlewomen of wealth and fine culture, whose friendship she would like to win—had recently asked him to find them an art-teacher, such as Geraldine was, whom he could recommend on the ground of her artistic proficiency and social qualifications.

In making which statement this kindly Associate of the Royal Academy spoke no syllable more than the exact fact: for just at the time when Geraldine proffered her services to any pupils whom he could procure for her, he was making search for such an instructor as she was qualified to become.

Indeed in all the art-circles of London there was no artist better able to render Geraldine the service which she required of him.

Hence it came to pass that ere another month had passed, Geraldine—far more fortunate in achieving her purpose than most women who seek employment in her adopted calling—obtained an abundance of fairly lucrative work which she was reasonably confident of her ability to perform with profit to others as well as to herself. And in order that she might be near her pupils, who resided in the suburban quarter where Alfred Powditch lived, or at most within two miles of his studio, she took up her abode in a quiet lodging that overlooked the garden of one of those pleasant squares that lie between South Kensington and the northern boundary of Notting Hill.

On first coming to town it was Geraldine's hope that she and Herrick would live together : but though he had agreed to gratify her desire in this particular, considerations, which he had better have disregarded, decided Herrick to take chambers in the Inner Temple, where he had already enrolled himself as a student of law. That Geraldine was disappointed by this change in his arrangements it is needless to say ; but when he demonstrated to her satisfaction that it would be more to his advantage to live in the law-college in close neighbourliness with some of

his old Cambridge friends, and other companions whose acquaintance he had recently formed, she said nothing of her own wishes, or of other reasons which made her keenly regret that her brother declined to adhere to his compact with her.

So for the griefs with which it had pleased Heaven to afflict her, Geraldine obtained the wholesome consolation of congenial and useful industry, and with much less difficulty than she had anticipated, established herself amongst the busy toilers of the great capital, in which Lemuel Stapleton—like her, working for the sake of work's salutary influence, rather than for the material rewards of fortunate industry—was making onward steps to distinction and prosperity.

That she never laid her head to rest at night without sad and tender thought for him is no less true than that his loyal love for her was neither killed nor abated by the circumstances which seemed to have sundered them for ever.

CHAPTER XXVI.

In which Herrick hears something to his disadvantage.



HAVING lost home, fortune, father, lover, it might well be imagined that Geraldine had endured all the sorrows which a malignant fortune would inflict upon her, and that she had reached a stage in miserable experience where, weary of persecution and moved by her simple fortitude under affliction, the fates would at least desist from making fresh additions to the burden of her griefs, already so cruelly out of proportion to a delicate woman's powers of endurance.

But it would seem that her sublime submissiveness and gentle heroism only exasperated the unseen powers whose malice ancient poetry holds accountable for the woes of human kind, and caused them to grudge her the alleviations that threw a few faint rays of light athwart the gloom that surrounded her.

Anyhow there still remained a bitter sediment

in the cup of her sorrows and humiliations, and having drunk the acrid waters of that chalice from brim to bottom, she was now required to drain its very dregs.

The last and sharpest griefs in her long catalogue of sufferings were inflicted by the brother, for whom no less than for her father she had sacrificed her prospects of earthly happiness, and from whom she had hoped to receive such ample compensation as he could have rendered her by a display of mere brotherly considerateness. His love was all that she desired in return for magnificent services; but ere she had been many months in London it became manifest even to her partial eyes that whatever love he could bestow on any earthly object would not be expended on her who was "only a sister." Worse still: events with merciless logic taught her that this brother—who in the days of her girlhood's romantic dreams had been glorified by her imagination as a future hero and saviour of his country—was but a poor, frivolous, selfish, silly lad, whose few grains of wholesome natural affection kicked the beam when put in the balance against his egregious vanity and ludicrous egotism.

Until adversity had stript him of the disguises

by which prosperous circumstances often hide the moral deformities of men from those who are nearest to their homes and hearts, Geraldine had never really known her brother. So long as his means permitted him to indulge freely in the expensive and not necessarily hurtful pleasures commonly pursued by youngsters of the superior ranks of English society, he had evinced no strong disposition to prize too highly the many accidental advantages of his station and prospects: and so far as his sister could observe his life and character he appeared to be a frank, amiable, and not unmanly young fellow. At Cambridge there were those who laughed at him for being a tuft-hunter, and at Coote he was never reluctant to talk about his grand acquaintance; but whilst she knew nothing of his reputation in the university, Geraldine had accepted his boastful talk about his titled friends as evidence that he was valued, as she wished him to be valued, by his social superiors. If on the one hand he achieved nothing that realized her childhood's dreams of his destined greatness, or directly justified her loyal faith in his natural superiority, on the other hand there reached her ears no rumours calculated to wound her sisterly affection or diminish her pride in him. For the rest, he was a comely and

rather stylish stripling, who rode fairly, danced well, dressed in good taste, and talked with a freedom and sprightliness that to her ear at least seemed indicative of natural force. So Geraldine, never given to criticise her companions with severity, loved and admired him—even as she loved and admired her father—with a fervour and enthusiasm that were out of proportion to his deserts.

When their trouble came, crediting him with her own courage and natural loftiness, she had no mistrust that he would meet his trials just as she herself had already endured far sharper afflictions. But in this she was sorely disappointed. From the time of his compulsory retirement from his university, before he had taken a degree, it seemed to her that he was less anxious to command his own self-respect than the respect of others, and was more bent on blinding society to the change in his circumstances than on accepting that change as a matter arranged for him by a Power whom it was useless to resist, and against whom it would be impious to rebel. And in so thinking she did him no injustice.

Inheriting his father's vanity and irresoluteness, he was morbidly sensitive of the world's ridicule, and lacked the energy and tenacity of purpose requisite for the accomplishment of any of the

plans by which he successively proposed to himself to recover his lost social status. Geraldine had expected to see him separate himself as far as possible from the more fortunate companions of his Eton and Cambridge days—at least from those of them who were mere acquaintances rather than firm friends—and accommodating his social ambitions to his narrow means and inferior prospects, acquire by strenuous study the knowledge by which alone he could hope to vanquish his unpropitious circumstances. But instead of holding himself aloof from scenes of social gaiety, Herrick made the most fatal mistake that a young man in his trying position can commit—the mistake of clinging desperately to the skirts of fashionable society. To use his own words, he determined “to stick to friends who could be of service to him,” and “to keep himself before the world;” and by his ineffectual endeavours to achieve these unwise intentions he stuck to friends who, without any evil design, did him a great deal of harm, and made the world remember just those facts of his history which he was most anxious that they should forget.

Instead of reducing his personal expenses to a minimum, and with the surplus of his salary paying off the few debts which he owed at

Cambridge, he took better chambers than he needed in the Temple, and having paid a heavy entrance to the Polyanthus—for admission to which well-reputed club-house he was indebted to some of those injurious friends to whom he was resolved to stick—he began to live in a fashion which the income drawn from his clerkship, even if it had been unembarrassed by Cambridge obligations, would not have justified.

Of the various schemes by which he hoped “to make his game,” one to which he clung irresolutely was a fond imagination he should repeat the career of Arthur Pendennis,—should work himself into good society, be a man of letters in a very gentlemanlike way, get into parliament, secure a commissionership or something of that sort, and do well enough without an inherited fortune. How many a luckless youth has journeyed to his destruction on snobbish ambitions and foolish dreams of this kind! and discovered too late that life, to poor men at least, is not a thing that can be safely treated as “a game,” but is a battle-field from which few soldiers escape with honour who are deficient in courage, honesty, and earnestness!

His literary ambition resulted in half-a-score crude papers which on their way to the public

stopped short in editorial waste-paper baskets. He meant to write a book "one of these days," but the day never came when he began it. But his action was prompter and more determined in the Polyanthus whist-room, where he attributed his successes to good play and his reverses to bad luck. For a while his social success was in some respects considerable; even his private misfortunes aiding him to the attainment of his desires,—for many of his Eton and Cambridge chums, who would have kept him at a distance had he been prosperous, deemed it incumbent on their generosity to show attention to an old comrade who had dropped in the world and fallen under a cloud "through no fault of his own." And if Herrick had only comported himself with an appearance of prudence, this unkind kindness of his school and college friends would have kept him floating about good society for a considerable time.

But there was no grain of prudence in the flighty boy.

Before he had been twelve months in London he was persecuted—by Cambridge tradesmen, who maintained with some show of reason that they had waited long enough for their money; and by London tradesmen, who—in reply to his ex-

pressions of astonishment at their importunities, so very different from their known practice to ordinary customers—frankly remarked that Mr. Hercules Kingsford's family affairs prevented them from regarding him as an ordinary customer. To satisfy these urgent demands he created for himself a still more merciless creditor by borrowing money from a usurer,—and after a severe struggle with his better self, in which, as is usual in such contests, his worse self gained the victory, he borrowed from Geraldine a sum of money which one of Alfred Powditch's picture-dealers had paid her for half a dozen of her illustrations of Border scenery. When Geraldine gave him her money, she replied to his promise of speedy repayment by exclaiming indignantly, "Don't be so absurd, dear,—it is a gift and nothing else"; and though Herrick of course persuaded himself that he meant to repay the loan, the result was just the same as though he had resolved to take Ger at her word. This application—to Herrick's shame be it recorded—was repeated several times; and on each occasion Geraldine gave the required money with a free hand and heavy heart.

A gambler by the nature which he had inherited from his father, and by a habit con-

tracted in pure idleness at Cambridge, Herrick used to bet on the affairs of the turf, and other events concerning whose probabilities he knew rather less than the men with whom he staked his sister's money : and whenever anything caused him to deplore his bad luck or to be especially anxious concerning his chances of good, he drank much more wine and stiff brandy-and-water than his excitable and weak nervous system could bear with impunity.

Hence it came to pass that Herrick's course to "the bad" was so rapid, that in three years he arrived at a deplorable point of insolvency, disrepute, and bad health. His old friends and new acquaintances avoided him in a way that allowed him to see that they meant to avoid him ; and whenever anyone gave him the cold shoulder, he attributed the affront to any circumstance but the real cause. He was shunned because of his family misfortunes, because his father had muddled the affairs of Kingsford's Bank, because he was only a Government clerk. It was by such assertions that he contrived to blind himself to the fact that he was shunned—because he was a blackguard. The most disastrous fancy that took possession of the miserable young man's brain at this period of his career was a notion that he suf-

ferred in the world's opinion because his sister worked for her living.

One evening during the earlier part of the London season of 1865 this preposterous fancy was inflaming his brain, and enhancing the annoyances of urgent debts and recent bets which he was unable to meet honourably, when he called upon Geraldine and found her contemplating two pictures which she had arranged to send next morning to the rooms of an art-gallery for public exhibition. Several days had elapsed since the last meeting of the brother and sister; for though Herrick would have been very surprised and indignant if anyone had hinted to him that he failed in attentiveness to his sister, it is a fact that she spent very many evenings in solitude and deep depression which he ought to have enlivened to the best of his ability. And on the present occasion, far from expressing any regret for the late infrequency of his visits, he no sooner entered the room and learnt the destination of the pictures, than he wished that he had kept away still longer from the scene of industry which was at that very moment occasioning him acute mortification.

"You mean to exhibit under your own name?" he inquired, sulkily.

"Of course, I always do."

"I know you have always done so. And no doubt it's a good advertisement to have your name printed in the catalogues. But it occurred to me that perhaps you would pursue another course, now that you have got as many pupils as you want."

"Pursue another course! why should I?" Geraldine inquired with genuine surprise, for though Herrick was snob enough to be ashamed of his sister's connexion with art, he had not hitherto been such a shameless snob as to hint that he disliked her to avow it in print.

"All right, you like it," he returned, with an unsuccessful affectation of indifference; "and it is a question solely for *your* feelings. Of course I have none on such a subject."

"You have some feelings, Herrick. What are they?"

To which question Herrick, speaking with unusual rapidity under the influence of self-contempt, replied, "Well, since you ask me, Ger, I don't like your posting your name as you do for every snob in London to gossip about it. Of course, art is a very noble calling, and all that sort of thing: and *men* have no reason to be ashamed of themselves for following it. On the

contrary, *men* may make as good a position out of it as out of any other profession. I know lots of artists who are in deuced good society : and when a fellow has worked himself into the Academy, he stands for as much as a big lawyer, or a big anything else. So don't think I am going to say anything disrespectful of art, for I ain't. But, of course, it is not the thing—at least society doesn't think it the correct thing—for a *woman* to earn her living by art or any other pursuit. Everyone knows that lots of gentlewomen—women of the best blood and breeding in the country—do earn their living as governesses and authors and musical teachers and singers, and even on the stage. But still, women of your rank do it under the rose as much as possible ; that's all I mean. I have never said as much as this before : but since you have drawn me on to talk about this matter, I will confess—I have courage enough to confess that—your advertising yourself, as you do, hurts me and gets me looked down in society, and in point of fact hampers me in my attempts to raise us to the position in which we were born. There !”

The gasp with which he finished this contemptible exhibition of his meanness and cowardice and disrespect for his sister's honourable success

might have satisfied Geraldine that there was no need for her to demonstrate to him the ignominy of his conduct.

But unfortunately the concluding "there" was lost upon her.

Contempt was so foreign to Geraldine's nature that there were scarcely six people in the world of whom she had ever spoken disdainfully ; and notwithstanding the many irritations and bitter disappointments which Herrick had recently caused her, no feeling of scorn had ever alloyed her gentle commiseration for his want of strength and other grievous failings ; but now for the first time in his life he learnt what scathing disdain her superb face and flashing eyes could express, as she said in a voice of mingled sadness and indignation, "Oh you poor, mean-spirited, pitiful boy ! You to be ashamed of the sister who——"

"Go on, Ger," interposed Herrick—in his meanness and his consciousness of it, attributing to Geraldine the wish to retort by reproaching him with the pecuniary assistance that he had been base enough to accept from a source which he could not contemplate without shame—"tell me that it ill becomes me, who have borrowed your money and never repaid it, to be squeamish about your way of carrying on your business.

You can say it. I can make no reply. You have done me services, more no doubt than I was justified in accepting from you ; but, hang me," he continued, getting furious as he finished the speech, "if it is very generous of you to reproach me with your kindness."

If Herrick had wished to goad his long-suffering sister into an outbreak of rage he could not have devised a better course for the achievement of his purpose than this foolish speech, which showed that he was alike ignorant of her nature and of the extent to which she had sacrificed herself for him.

Indignant at his suggestion that she could be so ungenerous as to taunt him with his acceptance from her hands of a few paltry gifts of money, and overcome by emotions which after long suppression now burst forth in a wild foaming flood of rage, Geraldine, telling him what he had never before heard or suspected, set before him in burning words the sacrifices of fortune and life's happiness which had been made for him by the sister who—according to his statement of accounts—had done no more for him than give him three or four trifling sums of gold.

She gave him every item in the appalling

account, and finished her statement by exclaiming—"I tell you this, Herrick, so that you may be under no obligation to be grateful to me."

And having thus cancelled the debt of gratitude which he had owed her, by reciting the benefits which she had conferred on him, her rage subsiding as suddenly as it had arisen, she sate down upon her sofa, and covering her eyes with her hands, burst into passionate weeping.

When she removed her hands, expecting to see him, she discovered that he had withdrawn from her room—without a word of anger, or blame, or contrition—and so noiselessly that she had not heard him move.

Then a fearful recognition of his weakness and of the terrible violence of her disdainful speech rousing in her breast an apprehension that she had driven him from her for ever, she resolved to lose no moment in striving to undo the mischief which her mad tongue had wrought.

Instantly taking pen in hand, she wrote him a letter, imploring his forgiveness, promising never again to give him occasion for offence with her, and begging him to call upon her before the next day had passed.

This letter was posted to Herrick before Geraldine went to bed.

But it procured for her neither Herrick's return nor a reply.

After the lapse of two days she wrote again in still more humble terms—but that letter also had not the desired effect.

Then a dread seizing her that some calamity had befallen her brother, which would account for his neglect to acknowledge her epistle, she drove up from Kensington to the Temple, and found that her brother had not been in his chambers for some days.

At the Library of the House of Lords she ascertained that he had discharged none of the duties of his office since the day at whose close she had last seen him.

He had disappeared.

But whither had he gone?

Whither?

To that question no answer was elicited by the inquiries which Geraldine and Alfred Powditch made of all persons from whom they thought it was at all likely that they would gain the required information.

Weeks passed, and he did not reappear.

His office at Westminster was declared vacant, and his successor was installed in it; but still no tidings came as to his place of concealment.

Was he living in a foreign land to which his sister's merciless reproaches had driven him? Could it be that he was dead—killed by her cruel words?

And as this hideous possibility presented itself to poor Geraldine's mind, she exclaimed in her anguish, "Oh, mother, dearest mother! your last injunction to me was spoken all in vain—all in vain! Oh, may Heaven pardon me!"

CHAPTER XXVII.

Catherine Ward.

TEN weeks—every wakeful hour of which had its own sharp anguish for Geraldine Kingsford—had elapsed since Herrick's mysterious disappearance, and tidings of him throughout those seventy days had come to none of the many persons who were seeking him, when, as Lemuel Stapleton was passing through one of the medical wards of St. Anthony's Hospital, whither he had been called by Dr. Hingerson to perform a slight surgical operation to a medical case, the surgeon's attention was arrested by the sight of a sleeping face, in which acute illness had set marks that were not obscured by slumber.

"He is sleeping," observed Dr. Hingerson to Sister Catherine.

"He has slept a goodish deal this morning," answered the chief nurse of Catherine Ward.

"He can't do better," rejoined the physician in a business-like tone. "If he pulls through another four-and-twenty hours, he'll do."

“The Lord be praised for all His mercies!” ejaculated the comely nurse, who was more given to praising the Lord for all His mercies than many persons with a less intimate knowledge of the terrible aspects of divine justice.

“A typhus case?” Lemuel inquired, with a voice which implied that the features of the case were too marked for him to require an answer.

“Yes; and as bad a case as I have seen for many a day,” rejoined Dr. Hingerson. “But I am inclined to think that he’ll pull through. But I must be off. Good-bye, Stapleton. Good-day, Sister Catherine.”

Hastening with a quick step to satisfy some of the urgent demands of his large private practice, Dr. Hingerson left the ward; and no sooner had he departed than Lemuel Stapleton,—already a “full surgeon of St. Anthony’s Hospital,” and rapidly rising in public confidence—surprised the chief nurse by saying, “Sister Catherine, let me have a few words with you in private—in your parlour. I should like to speak with you.”

Lemuel Stapleton being much admired by Sister Catherine, as indeed he was by all the servants of the St. Anthony’s staff, she was at some pains to declare the great pleasure she should feel at seeing the surgeon in her parlour;

and in another minute they were closeted in the nurse's sitting-room.

"Sister Catherine, do you know anything about No. 10, save that he is a patient under your care?" was the plain question with which Lemuel opened the conference.

"Yes, sir; I do a little—but not much," replied Sister Catherine, frankly.

"Tell me that little."

"I have a sister, Mr. Stapleton, who is the wife of a cabinet-maker in Finsbury, and she and her husband keep a lodging-house—a very respectable place it is, sir, though it's a humble house,—which entertains quite poor people."

"If your sister is a woman of your sort, Sister Catherine, I will undertake to speak for the respectability of her house."

"Thank you, Mr. Stapleton. Well, sir, just about a month since No. 10 came in from the country, dead beat and well-nigh famished. Where he came from he did not say to my sister, except that he had walked up from the country to seek work; and he said nothing as to who he was beyond giving the name of Jackson."

"Uncommunicative—eh?"

"Hardly that, sir;—for he told my sister that he had come to London to seek employment as

a clerk : and before ever my sister let him a room, he told her honestly that he had not a sixpence in his pocket, and had not so much as a rag of luggage beyond the wet, muddy clothes on his back. Now, sir, this honesty won my sister over to him—and she wasn't the less ready to help him, because it was easy to see from his way of speaking and his looks that he was a gentleman in misfortune. So she promised to let him have a room and daily breakfast, and wait for payment until he had found work,—that's how No. 10 came to Lime Yard, Finsbury."

"And how did he come here?"

"The poor young man conducted himself right well while he was in Lime Yard. All his days he spent out, applying for clerkships and even such places as light porters'. He told my sister so ; and it went to her heart that such a well-mannered, pleasant gentleman should have come so far down in the world as to seek such employment, and that after seeking it he should be unable to find it. But he could not get work ; and that preyed on his spirits, and so—what with low diet and anxiety and something he may have caught in the streets,—he never took anything of disease in my sister's house, which is as pure and clean as a nut,—he just fell ill

with typhus ; on which my sister spoke to me, and I spoke to Dr. Hingerson, and Dr. Hingerson told me that he might be brought into the hospital—that's all I can tell you about No. 10."

"About Mr. Jackson?"

"Well, Mr. Jackson, if you like, sir,—but though he called himself so, I don't think that's his name."

"Indeed?"

"And for this reason, sir,—the only shirt which he brought with him to Lime Yard is marked H. Kingsford."

"That's evidence."

After a pause Sister Catherine resumed, "Now, Mr. Stapleton, do you remember that when Peter Harrison broke in Lombard Street, some three or four years ago, and the Messrs. Vincents, and I don't know who else, failed also, that one of the banks that stopped down in the Newborough country was called — Kingsford's Bank?"

"I remember."

"Well, sir, nothing will suit my sister but that No. 10 was the heir to Kingsford's Bank, and that family troubles have brought him where he is. That fancy came into her head when she saw the name on the poor gentleman's shirt ; and

though she has certainly built a very big castle on a few strokes of marking-ink, she may after all be right."

Having taken a minute to consider how he should respond to Sister Catherine's important information, Lemuel Stapleton decided to place full confidence in the kindly woman whose discretion was not more exemplary than her conscientiousness.

"Thank you, Sister Catherine," he observed, when he had arrived at this determination. "And now that you have been so frank with me, I'll be just as frank with you."

"Thank you heartily, Mr. Stapleton."

"Your sister is quite right. No. 10 is the son of the late Mr. Kingsford who died soon after the collapse of his bank, and not long since he was one of my intimate friends."

"The Lord be praised!" ejaculated Sister Catherine.

"We must do our best to pull him through."

"Our best,—our best,—with the Lord's help, Mr. Stapleton, we'll do better than that! As soon as he is fit to be moved we'll get him in here, and I'll nurse him as though he were a son of my own."

"Now, Catherine," exclaimed Lemuel, taking

the nurse's hand and addressing her by only the latter half of her official name, "you are a right good soul—and, please God, one of these days I'll gladden your heart by telling you why it is that I care so for No. 10."

With this speech Lemuel Stapleton took his leave of Sister Catherine ; and two minutes later he might have been seen getting into a Hansom cab, whose driver was ordered to convey him at full speed to No. 32, Duckworth Terrace, Kensington.

No. 32, Duckworth Terrace, was Alfred Powditch's address ; and as soon as Lemuel Stapleton was admitted within Alfred's house, he ran straight to the studio and announced himself to the artist, who was just then holding a *tête-à-tête* interview with a speechless lady, whose total inability to discharge the most important functions of the clerical office may have been one of the reasons why she was called a lay-figure.

"Found!" exclaimed Lemuel to the artist, showing a total disregard to the lady's presence.

"Nonsense,—you can't mean it! Where is he?" inquired Alfred Powditch at the top of his voice, dancing on the brushes and pallet which he had dropped under the influence of excusable excitement.

To which question Lemuel replied by telling how he had come upon the lost Herrick in St. Anthony's Hospital, and how, though the discovered prodigal could not yet be said to be out of danger, there were good chances that he would recover from his severe attack of typhus fever.

"Of course," said Lemuel, concluding his statement, "his sister may not visit him at present. He will not for some days be in a condition to bear the excitement of an interview with her; and what's more,—we don't want to put her in any danger of catching typhus. But you must lose no time in letting her know that we have found him."

"That *you* have found him?" Alfred inquired, laying a significant stress on the "you."

"No, Alfred, don't mention my name," returned Lemuel firmly. "Let her still suppose that I am ignorant of her sufferings and place of abode."

"Old friend," urged Alfred, "act on my advice. Carry this news yourself. Depend upon it, even without such welcome intelligence on your lips, you would be an acceptable visitor."

For a moment Lemuel was so far affected by his friend's earnest though brief appeal that he

seemed to waver and be on the point of consenting to Alfred's suggestion.

But the irresolution endured not a minute ; and when it had passed, Lemuel said, with melancholy decisiveness, " No, Alf, I pity her—I love her—she knows how I love her; but until I know how she came to treat me so badly, I'll never make her an offer."

So Lemuel left Alfred to break the good news to Geraldine ; but though he had so recently renewed his gloomy resolve never to meet Geraldine voluntarily until her conduct to him should be explained to his satisfaction, he drove about the town that afternoon right cheerily, saying to himself again and again, " By Jove, she did the right thing, though her outburst of indignant displeasure occasioned her so much anguish. Her scorn nearly killed him, but it has saved him. He was ready to take any work, to be a servant of servants, rather than sponge any longer on his sister. It was good of him to tell Sister Catherine's sister how poor he was, before he allowed her to receive him. There's the making of a man in him yet ; and I'll do my little best to help him to be as good a fellow as Ger's brother ought to be. As soon as I have done my work I'll write my dear father a letter that will put light into his eyes and warmth into his heart."

CHAPTER XXVIII.

A Fat Fee.

WHEN Herrick awoke from the long lethargy which closed the perilous stage of his illness, and recovered complete consciousness, he found himself in the bed that had been fitted up for his comfort in Sister Catherine's parlour; and when he had taken deliberate notice of the furniture and simple decorations of that agreeable room, its mistress leaned over him, and looking into his face, in motherly fashion congratulated him on the improvement of his appearance.

"Who are you?" faintly inquired the patient.

"Your nurse, dear."

"Thank you; I am sure you are a very kind nurse."

"I am a very happy one—to see you much better."

"What is your name, nurse?"

"Sister Catherine."

"Then am I in a hospital?" was Herrick's

next question, the mention of his nurse's title—which he knew to be the title of the principal nurses in some of our great London hospitals—having moved him to make the inquiry.

“ Yes, sir ; but you are not an ordinary patient. You are in a private room, so don't take it to heart.”

“ I *do* take it to heart, Sister Catherine,—for I am very grateful.”

“ That's right, sir ; gratitude helps physic.”

“ What hospital is this ?”

“ St. Anthony's.”

“ Why, then, I am in Lemuel Stapleton's hospital.”

“ Yes ; and he is your doctor. He'll be here in an hour's time.”

Having made which announcement Sister Catherine, with a firmness to which Herrick found pleasure in submitting, ordered her patient to talk no more for the present ; and then, keeping silence also, the good woman busied herself in giving him his breakfast, and, after that greatly-enjoyed repast, in trimming up his wan and hirsute visage, so that he should “ look his best” when Mr. Stapleton arrived.

Soon Lemuel made his appearance ; and having been so judiciously prepared for an interview with

his old friend, Herrick received the surgeon without any painful embarrassment or dangerous agitation.

"Lemuel, I am very glad to see you," he said, with a faltering voice.

"That's right, old fellow!"

After a pause he added, "You have your father's way of attending poor men for love."

"No, no—not for love," laughed Lemuel. "One of these days you shall pay me a good fat fee for my attendance on you. But you mayn't talk any more just now."

On the second day after this brief conversation with the surgeon, to whose care Dr. Hingson had transferred No. 10, Herrick inquired of Lemuel, "Does Geraldine know where I am?"

"Yes. Would you like to see her?"

"Not till I am in such a state that she may come to me without danger."

"Right, Herrick; we mayn't let her catch the fever."

"No, no. God forbid that she should suffer more through me!"

"May I tell her what you say?"

"Do; and Lemuel, tell her I'll be a good fellow yet," rejoined Herrick, in a low voice.

After a pause, he added, "Oh, Lemuel, I have been such a miserable, vile brute to her."

"No, no, old boy, not so bad as that."

"Worse!" insisted Herrick, earnestly, speaking with the ungovernable voice of a convalescent in the first stage of decided recovery from fever. "I stripped her of fortune, love, happiness, and then——"

"Hush, Herrick; don't excite yourself, or I'll go."

"Why, she accepted Felix Vincent in order that she might save me from ruin. For love of me, she would have married a man for whom she had no love."

"Indeed?"

And then, with the vehement garrulousness of a prostrate invalid, speaking under the influence of strong emotions, without the power to weigh his words and consider what would be their effect on his auditor, Herrick made a full confession of his own shortcomings towards his sister, and an equally full statement of the claims that she had on him for gratitude and unqualified devotion; and when he had completed his contrite admissions of contemptible selfishness and hateful folly, doing what a man in his position, broken by illness and humiliation, might well do, he wept like a girl.

“Herrick, my boy,” said Lemuel, when he had comforted him with kind words, “you have done well—much better than you think—in speaking thus fully to me. Your words are the fat fee which I told you you should pay me for my attendance on you.”

“I don’t understand you!” said Herrick, bewildered by Lemuel’s fervour and puzzling words.

“So much the better,” Lemuel returned lightly, rising to depart, “for I wish you to go to sleep again.”

CHAPTER XXIX.

Something about a Glass Hive.

ALF-AN-HOUR after his departure from Herrick's bedside, Lemuel Stapleton was admitted to a little drawing-room, placed somewhere between South Kensington and the northern boundary of Notting Hill, and no sooner had he crossed the threshold of the room than he found himself in the presence of a lady whom the sound of his name—as it was announced by her servant—had filled with so sudden and violent an agitation, that, when in accordance with social proprieties she ought to have received him with dignified composure, she barely managed to keep herself from falling to the floor by steadying herself against the piece of furniture that was nearest to her trembling knees.

“Dear Geraldine,—dear, dear Ger,” exclaimed the intruder.

To which familiar address Ger, again violating the social proprieties, replied with corresponding exclamations ; after which ejaculatory welcome

she turned alternately so red and pale, and seemed to Lemuel's professional eye so nearly fainting, that he deemed himself justified in administering to her the only restorative which her case required.

"How did you find me out?" inquired Geraldine, when she had derived instant benefit from the gentle stimulant.

"How!—You foolish bee, you've been working in a hive of my own building ever since you have lived here, and whenever I have wished to see you toiling in your comb and making honey, I have only had to slip back a slide and all your doings were under my eye."

"You cannot mean it! Mr. Powditch never mentioned your name to me. As he never by any chance alluded to you, I supposed that you and he knew nothing of each other."

"Of course, he acted under orders. Why, Ger, there are not two closer friends in London than Alfred Powditch and myself. He and I have conspired together in a way that would have been scarcely justifiable—if—if I had not loved you better than my own life, whilst I felt that I ought to keep away from your observation."

"Then, while I have been taking credit to myself for carrying out my own plans," inquired Geraldine, blushing with mingled astonishment

and delight, "I have only been working out the plans of unseen guardians. I should not wonder now to hear that half my pupils are your friends."

"Some of them are," confessed Lemuel. "Your particular friend Mrs. Wraythorne is one of my kindest and staunchest friends. But, dear Ger," he added with a voice of tender anxiety, "you are not displeased at finding that something of the success which has attended your noble exertions is due to the solicitude of those who had a right to watch over you ;—that some of the few consolations which have mitigated the sorrows of your last three years came from one whose love entitled him to cherish you, even whilst that love severed him from you."

"Displeased ?—dear, dear Lemuel ! It was pleasant to me to imagine that my professional successes were mainly the result of my own exertions."

"As they have been," eagerly interposed Lemuel.

"But," continued Geraldine, taking no notice of the interruption, "it is far pleasanter to discover that I owe them to your love."

But enough has been given of the talk of these lovers to show that the interview was fraught with disappointment to neither of them.

A week later, towards the close of another equally tender interview, Lemuel pressed Ger's hand to his lips and asked how long a time must still elapse before their wedding-day.

"Upon my honour," laughed Ger, "I think it will be time enough to answer that question when you have made me an offer."

Which rejoinder occasioned Lemuel a noisy outburst of merriment, for until thus reminded of his remissness, it had totally escaped him that he had neglected to render Ger the most important of those attentions which ladies are wont to receive from their future lords.

"Why should I make you an offer," he retorted saucily, "since you have accepted me without one?"

CHAPTER XXX.

In which Geraldine comes in for another Fortune.

ND without having ever made her an offer, towards the close of the dead season of 1865, when Notting Hill and Kensington were still in that state of deep tranquillity and shuttered windows which is usual with fashionable London suburbs when the wealthy folk of the capital are out of town, Lemuel Stapleton made Geraldine Kingsford his wife in the church of St. Ambrose, Notting Hill, in the presence of a numerous party of friends, who after the wedding ceremony breakfasted at the house of Lemuel's staunch ally, Mrs. Wraythorne of Antrobus Square.

What need is there to tell—how the marriage service was performed by the Rev. Edward Everitt of Sternfield in the Border, whose wife declared that next to her own wedding-day the day of her brother Lem's marriage would ever be the brightest of her life; how Emma Stapleton, by this time a stately and rather massive English matron, was

radiant with such joy as never illumined her face in the days long since, when the reader first made her acquaintance; how Alfred Powditch—and three cheers to the kindly fellow's honour for all his goodness to Ger in the darkest days of her tribulation—discharged the vaguely-defined functions of best man with his characteristic heartiness, and with such a splendid present to the bride as he certainly would not have given her if he had had a wife at his elbow to check his lavish munificence; how Lemuel's brothers, Geoffrey and Ambrose and Jem, and his unmarried sisters, Prissie and Emma, were present in gallant attire and jubilant spirits; how Herrick Kingsford, with no signs of his recent illness visible in his person, with the exception of the thinness of his light hair, gave away the bride; how amongst the guests at Mrs. Wraythorne's breakfast, place was found for Sister Catherine, who, on her return to St. Anthony's Hospital at the close of the day, made a rare story of the fine doings at the wedding for the delectation of her special gossips,—to whom, with her honest face aglow with triumph, she reported that, after the bride had accomplished all other leave-takings, she made her way back from Mrs. Wraythorne's hall-door through the crowd of gentlefolk to the spot where she

(Sister Catherine), knowing her proper place, stood in the background, and that, having so retraced her steps, "the beautifulest bride that God in his mercy ever made and gave to a gentleman as is deserving of her" put both her arms round the narrator's neck, and having kissed her before the whole company, first on one cheek and then on the other, exclaimed so that all the gentry heard her, "Dear Sister Catherine, you will be one of my dearest friends right through life—wont you?"

What need is there to dwell on these things, or to record with details how James Stapleton, looking more like a fifty-years-old man than a man hard upon his seventieth year, stirred the hearts of his auditors with a brief and simple and pathetic speech to the bride's honour, in which he alluded to his own love for her mother,—and to his unwavering faith in his daughter-in-law's perfect goodness at a time when her own noble conduct exposed her to painful misconstruction and drew upon her black clouds of affliction, whose disappearance, Heaven be praised for it! illustrated the sacred words that promise a dawn of joy to them that are sitting in a starless night of grief?

Lemuel and Geraldine have now been married something more than two years, and in a bright

upper room of their house in Savile Row, there may be seen at proper hours by privileged callers a big brown-eyed baby who can already make a vocal sound which bears so much resemblance to one-half of the word "mamma," that Ger is not without grounds for her opinion that her "little Lem is very forward with his speaking."

To say that Lemuel is already the most distinguished surgeon in London would be to exaggerate his professional success; but such is his position in the esteem of his profession and the public that no one acquainted either with the present state of English surgery or with the doings of society, would omit his name from a list of the six most eminent London surgeons of the present day. By those who know about such matters it is said that his professional income is not inferior to the professional income of any of his contemporaries in practice: and he stands so well with the court that only the other day he received an offer of knighthood,—a distinction which it is understood he intends to accept out of respect to the wishes of his coadjutors at St. Anthony's Hospital.

No eminent surgeon grudges him his success: for it is known to be the result of strenuous labour, alike useful in its results and distinguished by punctilious regard for every rule of professional

etiquette. Even Mr. Martin Smithers—*alias* “Malignity,” *alias* “Sneak” Smithers—has been heard to admit that Lemuel Stapleton is *less* undeserving of success than most men who manage to force themselves into notoriety.

Whilst Geraldine has been making acquaintance with felicity, that stands in bright contrast against the gloom of earlier years, every month has heightened her affectionate satisfaction with the doings of her brother, who, under Lemuel’s guidance and considerate control, is studying for the medical profession, in which he will most likely make a respectable figure, as he has totally freed himself from his old paltry ambitions, and desires nothing more than to be of service to his generation and a source of happiness to his sister.

A few weeks since Alfred Powditch, R.A., during a brief visit to the Border, dined at Carlton Cross with our old friend James Stapleton, who thoroughly enjoyed telling yet again for the artist’s entertainment all the story of Geraldine’s trials and Lemuel’s love.

“Well, she lost old Mr. Kilderbee’s money,” observed Alfred, making an acceptable allusion to Lemuel’s success, “but she is still a woman with a fortune,—and a rare fortune.”

“She deserves it!” responded James, with the old fervour in his musically thunderous voice. “By Jove, sir,—there is no fortune too bright for her deserts; no fortune, so weighted with distinction and grandeur, that she would not wear it gracefully; no fortune that would make her less simple, or less generous, or less unselfish than she has always shown herself.”

Having thus spoken his mind, James Stapleton refilled his glass and passed the bottle of rare old port to his companion.

“Mr. Stapleton,” said Alfred Powditch, “I’ll give you a toast,—to the health and happiness of A Noble Woman!”

THE END.

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